The American Baptist Home Mission Society

NINETY-FIRST ANNUAL REPORT

ATLANTIC CITY, N. J. May 23-29, 1923

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OF THE

NINETY-FIRST ANNUAL MEETING

OF

THE AMERICAN BAPTIST HOME MISSION SOCIETY

The Annual Meeting of The American Baptist Home Mission Society was called to order by the President, E. W. Freeman, of Colorado, at 9.45 o'clock, Thursday, May 24, 1923.

On behalf of the Board of Managers, Charles L. White presented the Ninety-first Annual Report of the Society and on his motion the Society voted to receive the report.

Rev. F. A. Smith, of New Jersey, was then introduced and discussed the report.

Rev. F. B. Palmer who was to have spoken on "A New Frontier" was detained at home by the serious illness of his wife. The president asked Dr. Bruce Kinney to lead the Society in prayer for the recovery of Mrs. Palmer.

On motion of Rev. Robert Hughes, of Ohio, it was voted that the corresponding secretary of the Convention be requested to convey to Rev. F. B. Palmer, of Colorado, the assurance of the sympathy and prayers of the delegates present.

The Rev. Edward Derbyshire, of Ohio, addressed the Society on "Serving the Rural Community."

President E. B. Weeks, of Oklahoma, addressed the Society on "Training Leadership for a Race."

President E. B. Weeks introduced Mr. and Mrs. Jasper Saunkeah, of Rainy Mountain Mission, and John Davis, graduate of Bacone College, Indians in attendance upon the Convention.

Rev. C. R. Shepherd, of California, Director of Chinese Missions, addressed the Society.

On motion of Secretary C. A. Brooks, the following resolution was adopted and referred to the Committee on Resolutions of the Northern Baptist Convention:

Resolved, That The American Baptist Home Mission Society wishes to call the attention of the United States Government to the un-American and illegal practises of various Chinese organizations, particularly upon the Pacific Coast, especially in levying and endeavoring to collect assessments upon Chinese Christians against their will and by most unjust and illegal methods.

The Society adjourned.

2.00 P. M., THURSDAY, MAY 24, 1923

HOME MISSIO

The joint session of The American Baptist Home Mission Society and the Woman's American Baptist Home Mission Society was called to order by the president, Mrs. G. W. Coleman.

Secretary C. A. Brooks offered prayer.

Representatives of mission work among foreign-speaking people addressed the Society as follows: "Czechoslovak," Rev. Joseph Novotny; "Italian," Miss Carmelia Rienzi; "Adventures in Friendliness," Miss Mildred Kaminskie; "Russian," Prof. I. V. Neprash, International Seminary, New Jersey; "Interpreting the Gospel Through Loving Service," by Dr. E. A. Campbell, of New York, Miss Blanche Parks, of Rhode Island, and Rev. J. M. Hestenes, of Indiana; "Christian Education in Salvador, Central America," by Miss L. B. Carter; "Showers of Blessing in Cuba," by Rev. F. J. Peter.

Mrs. F. J. Peter sang "There's a Rose That is Blooming for You."

The joint session adjourned, and advantage of granting to the

7.30 P. M., Thursday, May 24

The Society was called to order by Secretary C. L. White.
Rev. Benjamin Otto, of Illinois, conducted a devotional service.

The Glee Club of Peddie Institute sang.

The following addresses were delivered:

"Christianizing Industrial Relations," by Rev. W. M. Tippy, Executive Secretary of the Commission on Social Service of the Federal Council of the Churches of Christ in America.

"The Indian Problem," by Hon. C. H. Burke, Commissioner of Indian Affairs.

"Christianizing Race Relations," by Mrs. Luke Johnson, Director of Woman's Work, Commission of Inter-Racial Cooperation, and Rev. M. A. Jones, of Georgia.

Rev. F. M. Goodchild, of New York, offered prayer.

7.30 P. M., SATURDAY, MAY 26

MEETING OF BROTHERHOOD AND LAYMAN

Meeting was called to order by Secretary C. L. White.

Rev. A. A. Hobson, of Wisconsin, offered prayer.

The following addresses were delivered: "Men Winning Men," by Rev. Y. A. King, Massachusetts; "Men and Missions," by Rev. Joseph Taylor, of China. The sextette of Shaw University sang. "Men and Money," by Rev. F. A. Agar, of New York; "The Golden Rule in a Clothing Factory," by Arthur Nash, of Ohio.

The benediction was pronounced by Rev. A. G. Lawson, of New York.

MONDAY, MAY 28

The Society was called to order by the Recording Secretary, Rev. Alfred E. Isaac, and on his motion D. G. Garabrant, of New Jersey, was chosen chairman of the meeting, in the absence of the president.

The following report of the Committee on Nominations was presented by Rev. G. W. Cassidy, of Kansas.

President, F. W. Freeman, Colorado; First Vice-president, F. P. Beaver, Ohio; Second Vice-president, G. L. Allin, New York; Third Vice-president, Grant Hudson, Michigan; Recording Secretary, Rev. Alfred E. Isaac, New York.

BOARD OF MANAGERS FOR THE TERM EXPIRING 1926

Rev. A. W. Anthony, New York; H. B. Clark, Massachusetts; H. O. Dobson, New York; Rev. A. T. Fowler, New York; Rev. F. M. Goodchild, New York; Rev. R. D. Lord, New York; Mrs. G. C. Moor, New York; Max Schimpf, New York; Rev. F. A. Smith, New Jersey.

The Chairman appointed the tellers of the Northern Baptist Convention as the tellers of the Society.

On motion of G. W. Cassidy, of Kansas, it was voted that the Secretary of the Society cast the unanimous ballot of the Society for the persons nominated.

The ballot was cast and the persons nominated above were declared elected.

"The Secrety was called to order by the Recording Serveton," Rest Africa E. London and on this motion D. G. Carabract of New Tersey, was the sen dimension of the messing, in the al-

On motion the Society adjourned.

(Signed) ALFRED E. ISAAC, Recording Secretary.

NINETY-FIRST ANNUAL REPORT

OF THE

BOARD OF MANAGERS

OF

THE AMERICAN BAPTIST HOME MISSION SOCIETY

The American Baptist Home Mission Society, grateful to God for his providential guidance, renders a report of its work in the various departments in the confident expectation that the evidence of the favor of God during the last ninety years prophesies a still larger ministry in the years to come. The Choir Invisible

Rev. E. R. Pope, the dean of the State secretaries, died August 17, 1922. In 1894, after ten years in the ministry as pastor in Illinois and Minnesota, he was chosen secretary of the Minnesota Baptist Convention. He planned wisely and led its expanding work for twenty-eight years. Clear in vision, sound in judgment, his supreme devotion was to his Lord and Master. During all these years he supervised with rare intelligence, tact, and devotion our work cooperatively carried forward with the Baptists of Minnesota.

Professor Joseph Endom Jones died October 14, 1922. He had been in the employ of our Society since 1876, beginning his work in the Richmond Theological Institute and continuing with the Virginia Union University when the latter was organized. During the forty-six years of his service he was loyal to the Society and the work he loved, and was always kindly and appreciative toward those with whom he served.

Rev. N. K. Larson died August 4, 1922. He was our general evangelist in cooperation with the Norwegian Baptist Conference of America and was also the corresponding secretary of that Conference. His first service for our Society was in the year 1896. He was a faithful and untiring worker in the kingdom of God.

Rev. Fred Berry died in Seattle, Washington, May 29, 1922, after a lingering illness. The greater part of his life was spent in cooperative work as general evangelist in Michigan, New York, Pennsylvania, Ohio, Indiana, Illinois, and Wisconsin, as State evangelist for Iowa and Kansas, and as director of evangelism for the Western Washington Baptist Convention. A great multitude were won to the Christian life by his tireless efforts.

Edward McKnight Brawley, D. D., an instructor in theology at Shaw University, Raleigh, North Carolina, died January 13, 1922. While he had been a teacher at Shaw for only three years, his entire life was devoted to the spiritual welfare of his race.

Mrs. Dora D. Turner, a faithful teacher at Shaw University, died January 7, 1923. She did not forget in her daily work to instruct her pupils in the great truths of the gospel.

Rev. D. A. Wilson died on February 24, 1922, at Managua, Nicaragua, Central America, after a long life of extraordinary devotion and self-sacrificing service in Latin America. He was a faithful missionary of the Society in Mexico, Cuba, and Nicaragua for almost a quarter of a century, with only one slight period of relaxation. It was his privilege to lay strong foundations and build an enduring superstructure in the three national fields in which he labored. One of his last pieces of work was the purchase for the Home Mission Society of ground and buildings for a boys' school in Managua.

The year also witnessed the passing to his heavenly reward of Rev. James M. Bruce, D. D., for many years superintendent of missions, especially devoting himself to the French and Italian peoples. He regularly preached in English, French, German, and Italian, often speaking in all these languages on a single Sunday. Compelled by advancing years to lay down the work, he followed its expansion and fruitage with the same prayerful interest with which he had so faithfully served his Lord.

Dr. W. A. Granger suddenly passed into the presence of his Lord, September 10, 1922, as he was about to give the hand of fellowship to his pastor at Mount Vernon. He supervised for many years the missionary work of our Society in the

State of New York with deepening interest as a service rendered unto his Lord.

The year has also recorded the passing on of Mr. F. A. Wells, former president of our Society, who met with a fatal accident in Chicago while returning to his home. The consuming passion of his life was the extension of the kingdom of God, to which he gave largely of his time, and thought, and means.

Mr. Samuel Hird, a former member of our Board of Managers, died at his home in Passaic, after a long life of service, based on a deep interest in the extension of the Redeemer's kingdom in every part of the world. A few weeks before he died he sent his gift for evangelistic work in Cuba, and a few days before his departure he was arranging for a conference with the executive secretary of the Society, looking to the making of other contributions, and had inquired especially about the work of the International Seminary at East Orange, N. J.

Dr. Judson B. Thomas, who for fourteen years labored with great devotion as district secretary for the Society in the Chicago District, was granted the eternal peace of God in March, 1923. He devoted a lifetime to the Baptist work in the Middle West, his wide acquaintance with the churches and ministers giving him many opportunities for helpfulness in denominational developments. His first pastorate was one of nine years at Dubuque, Iowa. His next charge was the First Church of Topeka, Kansas, where he remained six years and until called to take up the duties connected with the district secretaryship in 1895.

The passing of Mr. F. Wayland Ayer, on March 5, 1923, at Meredith, N. Y., at the age of seventy-five, was a distinct loss, not only to our denomination but to the entire Christian world. The very process by which Mr. Ayer built up from the smallest beginnings an advertising business with international outreach, providentially trained him for denominational leadership. He invested his gifts and time and thought in Christian education and in every phase of missionary work. His organization of the Laymen's Movement, with its campaigns in successive years, and the important part he bore in the

organizational preparation and in the promotional extension of the New World Movement, revealed the large mind, the loving heart, and the great abilities which he possessed. The influence of his strong Christian personality will always abide with the denomination.

"Blessed are the dead which die in the Lord from henceforth: Yea, saith the Spirit, that they may rest from their labors; and their works do follow them."

Secretarial Changes

On October 1, 1922, Dr. Rolvix Harlan resigned as secretary of Social Service and Rural Community Work, after four years of fruitful and constructive service, to accept a professor-ship in the University of Richmond, Virginia. The responsibilities of the department have been divided, Social Service being temporarily cared for by Doctor Brooks and the Rural Community Work by Doctor Barnes.

On October 1, 1922, Rev. J. Foster Wilcox resigned as director of Brotherhood Work, but at the request of the Board he remained at his post during the balance of the fiscal year. During his four years of service, many brotherhoods have been organized, and other men's groups stimulated in their work. These brotherhoods are widely and quite evenly scattered throughout our constituency, and it is hoped that the Committee on Brotherhoods of the Northern Baptist Convention, the personnel of which is the same as the Committee of Conference of the American Baptist Publication Society and The American Baptist Home Mission Society, will discover a way in which the life of the brotherhoods may be still further extended and their number increased. It is the opinion of a committee, composed of the committees on Brotherhood and Laymen's Work of the Convention, that, in view of the fact that so many of the brotherhoods are men's classes, the Publication Society should assume responsibility for their training and extension, if a national Society should have such a responsibility. But it was felt that the ideal plan would be to have the Brotherhood Work carried forward jointly by the Brotherhood Committee and the Laymen's organization. A sat specific property of the garage white party of

The Board of Managers

Meetings of the Board have been held each month with the exception of July and August. The attendance has been excellent, and the personnel has not been changed. Dr. Avery A. Shaw, Dr. Frederick Lent, and Mr. D. G. Garabrant have visited our Southern and Western missionary schools. Doctor Fowler has delivered over fifty addresses on the work in Central America, which he inspected for our Society the previous year.

Our Secretaries

The year has been marked by very intensive study on the part of our secretaries of the varied and perplexing problems of their departments. Doctor Barnes has gathered important data concerning rural conditions and the new ways of Christianizing the people in the less populated areas. He has also encouraged the Home Missions Council to make investigations in several Western States with the hope of extending the Every-Community Service, and has called the attention of the Board to the large responsibilities for the Christianizing of the Indians, which should be accepted at the earliest possible moment.

Doctor Brooks has made exhaustive studies of racial needs and interracial relationships, and, in company with representatives of other denominations, has worked out a simple coordination of missionary work among the Asiatics on the Pacific Coast, which gives ample promise of abundant spiritual fruitage. In line with a maturing plan for closer association of all State, city, and national groups of Baptists doing missionary work at home, he prepared a program for the first conference of all organized groups doing missionary work within a State. This conference was held in Buffalo, New York, and may be the first of many.

Doctor Hovey has visited our missionary schools for Negroes, Indians, and Mexicans, and has had an important part in obtaining large contributions from the Indians, the Negroes, and the General Education Board. The advance in this department during the year, made possible by such gifts, has been probably greater than that which any previous year in the history of the Society has recorded.

Superintendent Detweiler in the interest of his department has visited Cuba, Nicaragua, El Salvador, Mexico, and Jamaica. He was accompanied on his last trip by Doctor Neil of the Publication Society, who was sent by his Society in the interest of Bible distribution. Mr. Detweiler has made a careful study with a view to the strengthening of our work in Latin America. In Jamaica he conferred with representatives of the Jamaican Mission and examined the cooperative work carried forward by the British Mission Society.

Doctor Stilwell, in superintending the Department of Evangelism, has borne an important part in the interdenominational movement fostered by the Federal Council to stimulate churches in wide areas to the work of evangelism. He has kept in close touch with the State superintendents of evangelism and has personally conducted several evangelistic services. The pre-convention evangelistic conference, which had been held for the last four years, but which it was thought best to omit at Indianapolis last year, was greatly missed, and plans have been made to hold such a conference at Atlantic City, May twentieth and twenty-first.

Mr. Merrill reports a very great interest in the Department of Architecture, and that he is in consultation with committees looking forward to the building of more than five hundred meeting-houses, with an anticipated expenditure of approximately twenty million dollars. During the year he has associated with himself Mr. Emery B. Jackson, of Chicago, and the needed service which the Society through this department can render to the denomination is very evident. Nine other denominations have already asked for our aid in their building enterprises, and the department has rendered service to our Foreign Mission Society in Asia, and is also in touch with the church edifice needs of European, Australian, and New Zealand Baptists. The Department of Architecture does not receive any part of the home mission funds raised by the churches.

Doctor Stump, in traveling very extensively throughout the country in the interest of church edifice and missionary work,

has rendered valuable service in making important and difficult adjustments. He has given special attention also to the cooperative work in Utah and Nevada, in fellowship with Doctor Barnes.

Mr. Bryant, in close cooperation with the Finance Committee, has developed the work of the treasurer's office along constructive lines. In recent years the work of the treasurer has been greatly increased on account of the extensive additions to our trust funds. To care adequately for thirteen million dollars of assets, with the numberless small accounts made necessary by the character of our work, reaching out into nearly every State in the Union and into Mexico. Nicaragua, El Salvador, Cuba, Porto Rico, Jamaica, Haiti, and Alaska. constitutes a difficult task. During the year Mr. J. F. Turnbull, assistant treasurer, who has been continuously in the employ of the Society for twenty-nine years, was forced on account of ill-health to discontinue his duties. He was the oldest employee in term of service at the rooms. On account of his faithful work his responsibilities grew with the passingof the years until he became the assistant treasurer. He brought to his work a Christian spirit, and his departure is regretted by all.

Mr. Coe Hayne has given very intelligent attention to the publication of our varied literature and, with the approval of the Board, he has written for the Missionary Education Movement "For a New America," a book covering several features of the broad home mission field and designed for mission study groups in colleges and young people's organizations.

Joint Divisional Secretaries

During the year the duties of Dr. Bruce Kinney have been changed, and after serving the Society as missionary, district secretary, joint district secretary, superintendent of missions in a group of Western States, and later as joint divisional secretary, he was asked to devote his entire attention to Indian missions, in connection with the Department of English-speaking and Indian Missions. His title of joint divisional secretary still continues as he serves also the interests of The American Baptist Publication Society, but majors on the work

of The American Baptist Home Mission Society. Doctor Kinney's office is in his residence at 2859 Cherry Street, Denver, Colorado.

Rev. George L. White has continued to serve as joint divisional secretary, giving the major part of his attention to The American Baptist Publication Society. Mr. White has given valuable advice concerning many important matters. He has continued to serve as secretary and treasurer of the Spanish-American department of the International Seminary, of which he is also one of the Board of Directors. He has also supervised the correspondence courses in the area west of the Mississippi.

Rev. Bruce E. Jackson, of Cheyenne, Wyoming, has been appointed by this Society supervisor of missionary and promotional work in intermountain States. His field comprises the States of Nevada and Utah. The Board of Managers of the Nevada-Sierra Convention has ratified the appointment and pledged cooperation. The Board of Managers of the Utah Baptist State Convention welcomes Mr. Jackson as the representative of the Home Mission Society and has voted to take up the question of full cooperation May first. It is planned to have under Mr. Jackson's direction a field missionary in each State, employed by the Home Mission Society and the State Convention. Mr. Jackson will have charge of the business side of the work now done by the State secretaries and the supervision of all the work. The field missionaries will devote themselves to the development of the mission fields along all lines that make for efficiency in the life and work of churches.

Dr. Samuel G. Neil has superintended with happy results the colporter-missionary and chapel-car work in which this Society cooperates with The American Baptist Publication Society.

Judge Edward S. Clinch, on June 30, 1923, will have completed thirty-nine years of constructive service as the counsel of the Society, a record which probably has never been equaled in the history of our denomination. During the year Judge Clinch has continued to render valuable assistance and legal advice, without which the Society would have been sorely per-

plexed in the many difficult problems which within its widespread areas of service it has unavoidably met.

State Conventions and City Mission Societies

The Society has intimately cooperated with thirty-three State Conventions and fourteen City Mission' Societies. The secretaries of these missionary organizations have rendered invaluable service and have given careful attention in the immediate supervision of the growing and at times exceedingly complicated work, always in the most praiseworthy spirit and with fruitful spiritual results. The State Conventions and City Mission Societies really constitute with The American Baptist Home Mission Society one great national home mission organization. The extraordinary results that have come from these intimate relations during all the years as the work of the Society has grown, and with the Western State Conventions and several City Mission Societies coming into active life, have abundantly proved that in union there is strength and that the spiritual vigor of each organization has been communicated to all the others.

It has always been the policy of the Home Mission Society to develop strong State Conventions. In the early years the day seemed far distant when Western Conventions should come largely to self-support and to self-determination in all the larger and essential matters of their organizations. Even fifteen years ago one indeed would have been a prophet to have foreseen the marvelous advance made by the Western Conventions. At that time the salaries of all secretaries, then called general missionaries, were cooperatively met by the State Conventions and the Home Mission Society, and all contributions for State work as well as for mission work were sent to New York. Indeed, the Society acted as a banker for the Conventions, making advances, and taking the notes of the Convention which after a certain period generally carried interest. Thirteen years ago this was all changed. The Society, desiring to bring the Conventions to the greatest strength possible, suggested a new arrangement by which Convention funds should be retained in each office and be under the immediate control of the Convention's Board and paid by its

treasurer. The Society ceased to pay the salaries of missionaries from the New York office and, on payrolls rendered by each Convention and supported by reports of the service of missionaries, sent the amount due to the treasurer of the Convention, and he sent both the Convention's share and the Society's share of the missionary's salary direct to the missionary. If this lessened the Society's intimate touch with its missionaries it strengthened its relations with the Conventions, which in each instance we believe have endeavored faithfully to interpret to the missionaries the cooperative payments and the relationships. The plan has worked admirably, and one after another an increasing number of Conventions have assumed the promotional expense of their State work, including the full salary of the State secretary, who in each instance has voluntarily and generously supervised the work of the Society without remuneration. As the financial strength of the Conventions has increased, they have willingly assumed the entire expense of certain forms of missionary work, and this has enabled the Society to devote its attention increasingly within those States to emergencies and special opportunities. The same of the same of the same and the same of the sam

The Society is always planning to strengthen still further the Conventions and City Mission Societies, in whose financial stability, intellectual leadership, and spiritual vision, articulating always with the plans of our general Society, is wrapped up the coordinated work of our denomination in its gigantic task of cooperatively doing the full share of Northern Baptists, not only in saving the peoples of America, but in making America a proper base of supplies in means and missionaries through our Foreign Mission Societies, in the evangelization of the world.

The Society finds itself, as it presents its ninety-first report, facing a missionary task of world proportions, in a nation more extensively polyglot than any other country in the world. Among twenty nationalities our missionaries are dealing with their own racial groups, and these groups are learning more and more to cooperate with each other. Friendships between missionaries of various racial groups are strong and abiding, although such races in Europe have been historic enemies.

The love of Christ among our missionaries has constrained them to forget their inherited prejudices. They are indeed being melted together in their spiritual devotion to a common Lord. Spiritual processes now going forward, which result from the consecrated work of our foreign-speaking missionaries, contain within themselves spiritual potencies and the promise of a brighter day. What God is planning for America and for the world through America's influence, which in the future must more and more be exerted for the spiritual transformation of the nations of the earth, will be assisted in its fulfilment by our devoted Baptist missionaries who, in the face of untold difficulties and perplexities, are interpreting with fine spirit and self-denial the precious gospel of our Lord.

A study of the United States census reflects the astonishing degree to which the population of each State is made up of those who were born in or migrated from all other States. This mixture of population, the tendencies of workmen to migrate, the habit of farmers to sell their acres and move where land is cheaper, the retirement of men from business and their removal to other places and frequently to establish several homes, the habits of those who dwell in the North to spend their winters in the South, the migration of rural communities to the cities, the establishment of summer homes in rural communities by those who dwell in cities, the building up of strong suburban communities, and the improvement of automobile transportation by which people can live miles from a village and vet curtail none of the privileges of life, all show how difficult it is to extend our missionary work in the areas within which such strange and bewildering mutations of population occur.

Indeed our missionary work seems never to be completed, even within a given area. A historic study of the changes of populations within a certain city shows that sections of the city which were formerly populated by Germans and Scandinavians, have been successively occupied by several other racial groups, among each of which the Society and the cooperating Convention or City Mission Society has carried on missionary work; doubtless the end of such racial swarmings within that area has not been reached.

Many will recall the rejoicing with which certain Middle Western States, at the end of fifty or more years of continuous aid from our Society, celebrated the day when such aid was no longer necessary, and promised their increasing gifts to the mother that had lovingly nourished them from childhood. But in recent years some of the most insistent calls for missionary assistance have come from those very Conventions, as the tides of foreign immigration have risen higher and higher, and which the fathers could not possibly have foreseen. The Society is now doing some of its most effective work with such State Conventions. Indeed in some of the small cities of these States more than forty nationalities are living. None of this work can be neglected. In fact, there is no State Convention, however strong financially, however resourceful in leadership, however independent in its courage, at the present time, which may not in the future be facing imminent danger of having its work and its denominational life imperiled, were it not for the providential growth during the last ninety years, and in recent years the phenomenal strengthening, of The American Baptist Home Mission Society.

The greatest problem that now presents itself before our Society is to bring together, into a community of interest and spirit, all our allied home missionary forces, national, State, and city, in studying within large areas its missionary task, and determining the financial responsibilities for carrying out the varied forms of missionary work, that must bring its spiritual fruitage much faster than the population increases. Only through such a coordination of all allied American Baptist missionary agencies can we do our cooperative work with the finest spiritual results.

If the Society had pursued a policy contrary to that of which the decades tell the story, and had not aimed in every possible way to strengthen the Western Conventions, but had undertaken to do its work in all areas independently of Conventions, we would not have built up the organizational strength, the independence, and the spiritual virility, which have made possible the splendid leadership of the many Conventions which have been highly efficient and have produced excellent results in the New World Movement.

Every American problem has always been and will ever be a home missionary problem. At first it was the frontier for the Christianizing of whose people the Society was organized in 1832, when the population of the country was approximately twelve millions. The frontier then was in the Mississippi Valley. Work among the people of the frontier made it natural for our missionaries to establish missions among the Indian tribes, and the problem of the North American Indian was instantly a missionary problem. The problem created by the plans and aggressions of Mormons in Utah and other Western territory; the Mexican problem following the war with Mexico; the Negro problem, emerging when President Lincoln emancipated the slaves; the problem caused by the tidal waves of immigration, first from the German, later from the Scandinavian, and still later from the Slavic, and the peoples of Southern Europe and the Near East; the Spanish problems in Cuba and Porto Rico, consequent upon the Spanish-American War; the problem of Central American peoples, of which we became strongly conscious after the completion of the Panama Canal; the problems growing out of the World War, in Haiti and Jamaica; the problems of education required for Christian leadership among the racial groups in America and the preparation of such leaders for work in other lands, resulting in the establishment of our International Seminary at East Orange and its Mexican Department in Los Angeles-all have been complex missionary problems calling for spiritual statesmanship. In the solution of these problems the Society has enjoyed the blessing of God and hearty cooperation of a united denomination and increasing gifts and benefactions of its growing constituency. And the prayers and consecrated labors of a great host of men and women in the churches who through succeeding generations have made possible a work which, in its diversity and complexity, in national and international importance, has never been exceeded in the history of the Christian Church. With such a history, with such a heritage, with such open doors of opportunity which no man can close, The American Baptist Home Mission Society has entered upon its tenth decade of life, which, under the blessing of God, should see its work doubled, its resources greatly

multiplied, and its allied missionary, national, State, and city associated organizations so harmoniously grouped and conducted that their spiritual impact is one.

Roving Populations

The westward waves of people still continue to flow. The movements that began before the middle of the last century and which were stimulated when the soldiers returned from the Civil War, are still in progress. Men from the Eastern States have flocked to the West and to the Northwest in numbers that are surprising. People from the South are also spreading through the West. The subdivision of farms as the population has increased has not been the rule in the Eastern States, and will not be in the Western States until the land now so abundant is more densely populated. The movement westward has been encouraged by low-priced lands on the frontier. When the prices of land there have reached a certain point, the tide may turn eastward again, for it always moves toward cheaper lands. Intensive farming in the East and in the States from which the people have been departing, may also cause refluent waves of population. All these changes of population make new home-mission opportunities.

Fresh accessions of peoples from many lands are constantly coming to America as the raw material which must pass through the process of grace in order to be saved. If those who come from other countries are Christianized, and those who are born in America are also born again into the kingdom of God's grace, the future of the world is safe, because here in America the worth of democracy is being demonstrated, human liberty is teaching the world the truth of spiritual freedom, and followers of Christ imbued with his Spirit will go forth from this land as a base of supplies into other countries and in all continents, to repeat there the process of individual, family, social, industrial, national, and international salvation.

One of the effects of the World War was to detain in America for a longer period than usual the people of Southeastern Europe. Under normal conditions many thousands of these transient foreigners return every year laden with their savings of gold which they distribute as gifts to their people in the homelands, or use to establish themselves either on the soil or in business among their early friends. The period of their enforced stay in America gave our home missionaries additional time in which to impress them with the gospel, and was perhaps in some instances precisely what was needed to give sufficient strength and inspiration for the tasks that awaited them among their own people. That chance is now past, but our country still contains a multitude of foreigners, and our Society still finds the spiritual care of these people one of its most important departments of service. The work grows with the years. Increased contributions will further extend the ropes of our tent. We should be devotedly gratified as Baptists that we have such a national mission society to enter the open doors of Christian service. Its dynamic results are felt among many nations of the earth.

The Student Fellowship for Christian Life Service

During the year the regional groups of students mentioned in the last report have held a national convention and organized the Student Fellowship for Christian Life Service. In this organization there is great promise that the home mission societies, educational boards, and Sunday school organizations of the nation have gained a strong ally in winning to lives of consecrated service the young men and women in the higher institutions of learning. What the Student Volunteer Movement has done for foreign missions, the Student Fellowship for Christian Life Service gives strong promise of doing for home missions. It is the aim of the Student Fellowship for Christian Life Service to recruit students in the American colleges for the varied types of service which the organizations are carrying forward in preaching the gospel of Christ among the peoples of America, that they may render their full share in sending the gospel to the other peoples of the earth. The Home Missions Council and Council of Women for Home Missions at their annual meeting in Atlantic City were united in the approval of this promising organization, which has not been superimposed but which has providentially grown up under the leading of the Spirit of God from within the ranks of students in our higher institutions of learning.

The following resolution on the Student Fellowship for

Christian Life Service was passed at the annual meeting of the Home Missions Council and the Council of Women for Home Missions:

WHEREAS, In the Providence of God it was given to the Joint Committee on Recruiting the Home Mission Force to call together, for a conference in February, 1922, students interested in Christian service, and

WHEREAS, At this conference the Student Fellowship for Christian Life-Service came into being as a spontaneous expression of students desiring fellowship for prayer, study, and mutual inspiration, primarily for the sake of making America Christian, and

WHEREAS, This student movement promises to become an effective interdenominational agency for the recruiting of students for Christian service in America and for putting recruits in touch with their respective Home Mission Boards, be it

I. Resolved, That the Home Missions Council and the Council of Women for Home Missions hereby express their confidence in the students for frankly facing the needs of America and for presenting the challenge of service for Christ.

Resolved, That the Home Missions Council and the Council of Women for Home Missions recommend to the Boards that they give their hearty and united support to the Student Fellowship for Christian Life Service by

- 1. Thoughtful counsel in its plans,
- 2. Close cooperation in its program,
 - 3. Financial strengthening of its budget.

II. Resolved, That we recommend to the Home Missions Council and the Council of Women for Home Missions that the Fellowship be recognized as a consulting movement having the right (1) to appoint representatives to attend the sessions of the Council meetings, (2) to participate in discussions thereat, and (3) to be represented on committees in which its work is concerned.

III. WHEREAS, The Student Fellowship for Christian Life-Service has created an Advisory Council to membership in which there will be appointed at least two members from the Home Missions Council and at least two from the Council of Women for Home Missions, and will notify the Home Missions Council and the Council of Women for Home Missions of appointments each year before the first of January.

Resolved, That in order to avoid duplication in recruiting we recommend that the Home Missions Council and the Council of Women for Home Missions include in the membership of the Joint Committee on Recruiting the Home Mission Force those members of the two Councils who shall have been chosen by the Student Fellowship to be members of its Advisory Council.

IV. Resolved, That we recommend that the Joint Committee on Recruiting the Home Mission Force, in addition to the representatives specified in III above, shall have in its membership members chosen by the Chairmen of the respective committees of the Councils on the several fields of homemission work, that there may be adequate presentation of all the types of work for which recruits are needed.

V. Resolved, That we recommend to the Home Missions Council and the Council of Women for Home Missions that these bodies commend the Student Fellowship for Christian Life Service to the Home Mission Boards for financial assistance under the same conditions as govern the Councils in their relation to other cooperative movements.

Helpful Denominational Relationships

Our relations with The American Baptist Publication Society, the Woman's American Baptist Home Mission Society, The General Board of Promotion of the Northern Baptist Convention, the Board of Education of the Northern Baptist Convention, and the Ministers and Missionaries Benefit Board, have been intimate and fruitful, as we have studied together the various denominational problems and opportunities which the fourth year of the New World Movement has presented.

Missionary Education

Valued service has been rendered the home mission enterprise by Secretary William A. Hill and his associate, Miss May Huston, through the varied activities of the Department of Missionary Education. By means of mission study programs projected through the home, the church, the Sunday school, and young people's organized groups, foundations of a permanent character are being laid, the far-reaching and stabilizing influence of which cannot be tabulated. noted among the missionary publications are two books bearing upon the home mission study theme of the year, Graded Stories issued in part in booklet form and others soon to appear in the lesson helps of The American Baptist Publication Society, Easter and Christmas programs, pageants, etc. The promotion of the Church School of Missions is creating a wider knowledge of missions among the lay membership of the churches. In the entire field of missionary education the cooperation of members of the Board of Managers and the secretarial staff of the Society has been secured. Of special interest to this Society in view of its enlarging work among the racial groups is the information that lately the World Wide Guild, of which Miss Alma Noble is the executive secretary, has extended its influence to include chapters among Indians, Negroes, Italians, Hungarians, Poles, Roumanians, Russians, Czechoslovaks, Germans, Swedes, Syrians, Chinese, and Japanese.

Interdenominational Cooperation

Our secretaries have labored in various committees in the Federal Council of Churches of Christ in America and in the Home Missions Council. It is a cause of profound regret that Dr. Alfred Williams Anthony, after five years of devoted service as executive secretary of the Home Missions Council, has resigned, to take effect as soon as his successor may be appointed. Under Doctor Anthony's leadership the spirit of cooperation has been highly intensive, and the various homemission societies and boards uniting in the Home Missions Council have found ways in which certain pieces of work could be cooperatively done with economy and efficiency without violating the feelings, convictions, and traditions, which the various denominations have felt it necessary and indeed imperative to conserve.

One of these forms of cooperative work is the Every-Community Service, which doubtless will be extended soon into other Western States at the earnest request of their Christian leaders, and will be emphasized in the Department of English-speaking and Indian Work.

Denominational Journalism

Doctor Grose has continued to edit *Missions* in a very helpful and inspiring manner. In this he has been assisted by Rev. W. B. Lipphard. *Missions* has continued to publish the story of our missionary undertakings and has visualized the numerous types of work in a way which is necessary if an intelligent denomination is to take an active part in the extension of the kingdom of God in the great area in which our missionaries labor. Recogni-

tion is here gratefully made also of important service rendered by The Baptist, Watchman-Examiner, The Observer, The Record, The Banner, and The Missionary Review of the World for the space they have given to the description of our work.

Courses of Study

Correspondence Study Courses have been continued by a committee of our Society and The American Baptist Publication Society. The books are published at the expense of the latter Society. Secretary Hovey has cooperated with the representatives of the Publication Society in preparation of studies that have widened the spiritual vision of those who toil either in the congested or lonely places of the earth.

Gifts from Indians

The gifts from Indians in Oklahoma, the great majority of whom are poor, but a few of whom have been unexpectedly and fortunately enriched by the discovery of oil in their land allotments, have totaled more than a million dollars. Of this amount approximately \$700,000 has been received during the current year, \$600,000 for endowment and the rest for equipment and buildings. Of the gifts received this year Mr. Jackson Barnett, a full-blooded Creek Indian of Coffevville, Kansas, with the approval of his wife, the Commissioner of Indian Affairs, and the Secretary of the Interior, gave \$550,000 in Government bonds to our Society. The Society has placed these funds in the care of the Equitable Trust Company and will pay to Mr. Barnett during his lifetime \$20,000 annually, with the understanding that each year, after this payment is made, the net income from the fund, and after Mr. Barnett's death the net income of the entire fund shall be used in the maintenance of our two Indian schools in Bacone, Murrow Orphanage and Bacone College. The fund will be known as the Jackson Barnett Memorial Fund. Mr. Barnett's contribution is the greatest gift ever made by an Indian, and its receipt is hereby gratefully recorded by The American Baptist Home Mission Society.

General Education Board

The General Education Board has funded a part of its recent annual gifts to our Society for the more adequate payment of teachers' salaries in our Negro schools, by transferring to our treasury \$600,000 to be set aside in equal amounts for the perpetual endowment of Morehouse College, Atlanta, Georgia; Shaw University, Raleigh, North Carolina; and Virginia Union University, Richmond, Virginia. The Society set aside from special funds, with the permission of the donor and of parties at interest, \$300,000 to supplement in equal amounts the endowments thus created by the General Education Board. The Society is also pleased to report the vote of the General Education Board appropriating \$65,000 for a new science hall and its equipment at Shaw University.

Missionary Schools

One branch of our work which is continuing to yield abundant fruitage in a marked degree in the development of Christian character in the lives of thousands of men and women, girls and boys among the Negroes, Indians, and Latin-Americans, is the missionary schools maintained by our Society. These include the theological seminaries in Rio Piedras, Porto Rico, and in Saltillo, Mexico; the college at Cristo, Cuba; Boys' High School at Saltillo, Mexico; our two schools for Indians at Bacone, Oklahoma, Bacone College and Murrow Indian Orphanage; and the following Negro schools in the South: Storer College, Harper's Ferry, West Virginia; Virginia Union University, Richmond, Virginia; Hartshorn Memorial College, Richmond, Virginia; Shaw University, Raleigh, North Carolina; Benedict College, Columbia, South Carolina; Morehouse College, Atlanta, Georgia; Spelman Seminary, Atlanta, Georgia; Florida Normal and Industrial Institute. St. Augustine, Florida; Selma University, Selma, Alabama; Jackson College, Jackson, Mississippi; Coleman Academy, Gibsland, Louisiana; Bishop College, Marshall, Texas; Arkansas Baptist College, Little Rock, Arkansas; Roger Williams University, Nashville, Tennessee; Simmons University, Louisville, Kentucky. The high order of faithfulness and consecration which characterizes the members of the faculty of these schools results in graduates well fitted for positions of Christian leadership.

The second year of the International Seminary at East Orange, New Jersey, has seen the work carried forward with gratifying results.

A Committee of Laymen

At the urgent request of our Board in cooperation with the Boards of other denominational organizations, the Finance Committee of the Northern Baptist Convention appointed a committee of five laymen to make a careful investigation covered by the following letter which the executive secretary wrote on behalf of the Board to Mr. Shull, chairman of the Finance Committee of the Convention:

MAY SIXTEENTH, 1922.

Mr. D. C. Shull, Sioux City, Ia.

My dear Mr. Shull: On the recommendation of our Finance Committee yesterday, our Board voted to invite you as Chairman of the Finance Committee of the Northern Baptist Convention to appoint either on your own initiative or on the vote of the Finance Committee, five laymen not connected officially with the Societies or Boards of the Conventions, to examine into the accounts, organization, work, and relationships of The American Baptist Home Mission Society, and we did this with the expectation that other national societies would probably take similar action.

I trust I may have the privilege of meeting you for an early conference when you come to New York, which I hope may be at an early date, as it would be desirable, if possible, for this committee to make a report at least on the accounts and organization at the approaching meetings in Indianapolis.

With all best wishes,

Cordially yours,

(Signed) CHARLES L. WHITE,

Executive Secretary.

Special Funds

It must be borne in mind that the Society's gift to the Judson Health Center, its expenditures for equipment and current work of the International Seminary, its gifts for missionary work and education in Jamaica and Haiti, its expenditures for church edifice and educational equipment in Latin America, its disbursements for equipment in mission schools for Negroes, its establishment of endowment for Murrow Indian Orphanage, to a considerable extent the furnishing of equipment and endowment for Bacone College, and nearly all of its gifts for church edifice work in cooperation with State Conventions and City Mission Societies, have been made possible by certain appropriations made by the General Education Board, by gifts received from the North American Indians and from income from special funds given in recent years to the Society by Mr. John D. Rockefeller. These sources of income are all outside of the New World Movement, but a statement of the work of the Society during the last four years cannot be given without weaving into it the accomplishments which have been made possible by large and numerous gifts received during that period.

Latin American Fields

In Haiti, by use of a specially designated gift, our Society is beginning to do a work which was allocated to us several years ago. We have provided the money for the purchase of a school for the training of Christian workers in Jacmel. Pastor Lherisson has charge of the school, and it promises to be very helpful in providing missionary workers for that island. Rev. A. G. Woods from Jamaica has accepted appointment for missionary work in Haiti. In Jamaica, at the request of the British Foreign Mission Society, we are assisting in counsel and in the support of the Christian Workers Training Department of Calabar College, and also in the employment of the missionary superintendent of the island in his varied work. In Mexico, in cooperation with the Foreign Board of the Southern Baptist Convention, we have purchased from special income land for buildings for our theological seminary and boys' school. In Managua, Nicaragua, where the Woman's American Baptist Home Mission Society has had a school for girls for several years, with special income we have purchased land and suitable buildings for a boys' school.

In the five fields of Cuba, Porto Rico, Mexico, Salvador, and Nicaragua there are 87 native pastors and 14 American missionaries, and of these latter five are teachers and doctors in charge of schools and one hospital. Four years ago there was only one self-supporting church in all these fields. Now there are ten, as follows: two in Porto Rico, three in Cuba. and five in Mexico. In addition to these self-supporting churches there is considerable missionary work for which each of the national associations has assumed responsibility. In Salvador, two men are supported by the churches each year for varying periods up to five months as they leave their work to go upon evangelizing tours among the villages. In Mexico, the Convention supports two of its own people as missionaries to the non-Spanish-speaking Blanket Indians. In Porto Rico, the Convention supports a missionary pastor among the hills at the northeastern part of the island, and in Cuba there is a Cuban Home Mission Society which supports six pastors in the Baracoa District and two elsewhere. During the last four years the Society has erected two church buildings in Porto Rico, one in Salvador, and a Sunday-school building as an addition to the church in Mexico City. In Cuba, help has been given in the erection of one church building by giving dollar for dollar for what the Cuban Baptists raised. Of these buildings, the one in San Juan, Porto Rico not only provides for the residence of missionaries but also has rooms for school purposes and community work. In Salvador schoolrooms were also provided in connection with the church building. In all the fields we have cooperated with the Woman's American Baptist Home Mission Society, the latter furnishing the teachers and missionaries for Christian community service. In connection with the churches in all these fields there are a number of primary schools for which the Society provides the equipment. The principal work of American missionaries has been directed toward the training of native pastors. Young men have been sent from Central America to Mexico to receive training and return to their country as pastors, and in all of the countries Sunday-school and pastors' institutes have been conducted for the training of native

In Mexico, the Society maintains a hospital with fifty beds at Puebla, and in cooperation with the Woman's Society conducts a nurses' training-school. This hospital is the best equipped of any hospital in the Republic of Mexico and has helped to break down the prejudice of fanatical people against missionary work.

In Salvador, our missionaries have a small press and issue tracts and periodicals for their evangelical propaganda. In Cuba, the Baptist churches publish a paper of their own. In Mexico, our churches use the paper published by the Southern Baptists. In Porto Rico, the Society is part owner of a union evangelical press, from which there is issued a periodical that serves all the denominations and whose editor is a Baptist.

Four years ago the Society reported for Latin America a total membership of 6,322 in 134 churches, with total contributions for all purposes of \$26,965. This year we are able to report 7,541 members in 150 churches, with total contributions amounting to \$54,117.60.

Colporter-Missionaries

There are now forty-two colporter-missionaries engaged jointly by The American Baptist Home Mission Society and The American Baptist Publication Society in the following States and countries: Arizona, Northern California, Southern California, Colorado, Delaware, Idaho, Illinois, Indiana, Kansas, Maine, Massachusetts, Montana, Nebraska, Nevada, New Jersey, North Dakota, Oregon, Ohio, Pennsylvania, Rhode Island, South Dakota, Utah, Wyoming, Cuba, Porto Rico, El Salvador, and Nicaragua.

One of the newer features of the colporter-missionary work is carried on by means of the auto chapel car which was commissioned during the year to make possible a special type of work among the migrant Mexicans of the Southwest. Rev. Pablo J. Villanueva is in charge, and within the first few months of the service of the car twenty-five Mexicans professed conversion. Neglected colonies of Mexicans are reached and their homes visited by the missionary in charge. Many of these people are among the newer emigrants who have crossed the border to escape intolerable economic conditions in old Mexico. They are employed as day-laborers on the fruit ranches and in railway construction and repair. And this auto chapel car, with its consecrated missionary in charge,

makes it possible for many of them to hear for the first time the gospel of Jesus Christ.

Chapel Car Work

Greater demands than ever before are being made upon The American Baptist Home Mission Society and The American Baptist Publication Society for the services of the missionaries in charge of the chapel cars now in operation. Reports indicate that there is no lessening of the demand for the service that these cars are able to render the communities to which they are sent. During recent months several meeting-houses have been built as a result of the chapel-car work and many churches have been stimulated in their evangelistic and missionary undertakings. The chapel cars and the States in which they are now operating are as follows: "Evangel" in Wyoming; "Emmanuel" in Colorado; "Glad Tidings" in the Southwest; "Messenger of Peace" in Oregon; "Grace" in Northern California; and "Herald of Hope" in West Virginia.

Committee on Trusts

In January, 1922, the Home Missions Council and the Council of Women for Home Missions appointed a small committee, of which the executive secretary of this Society was chairman, which was called the Committee on Trusts, whose duties, however, were broader than the name indicated. This committee held during the year two largely attended conferences composed of treasurers and financial secretaries of missionary boards and other religious organizations, at which these subjects were considered: Systems of accounting, annuities, community trusts, a "uniform trust for public uses," uniform legislation affecting missionary benevolences, publicity in the interests of annuities and bequests, and donations to missionary objects.

Evangelism

The Department of Evangelism of the Home Mission Society stimulates the churches to constructive and continuous evangelism and the attainment of higher levels of spiritual

life with the consequent ingathering of souls. Since 1920 our churches have reported conversions and baptisms exceeding all records within recent years. The force consists of twenty field evangelists serving the year around and such special evangelists as emergencies require. In this intensive work of evangelism the Home Mission Society cooperates with State Conventions and foreign-speaking conferences.

Chaplain-Missionaries

Within the past year the Society has appointed thirteen Army and Navy chaplains as chaplain-missionaries of The American Baptist Home Mission Society without salary, but with the understanding that where the need is urgent, each of these chaplain-missionaries may apply to the Society for not more than \$150 during the year, to provide hymn-books, communion sets, invitation cards, and other accessories indispensable to the work. This is a new line of work. The Society also cooperates with one of the State Conventions on a one-to-one basis in the employment of a special worker among Service Men.

Annuities and Legacies

Annuity advertising in the denominational press was discontinued at the beginning of the New World Movement, as it was feared that stressing this matter would interfere with the campaign that was then in progress. As a result annuity receipts were greatly diminished, which previously, as a result of advertising and publicity largely confined to the denominational papers, grew in four years from \$125,000, total receipts by all the Societies in the year the advertising was started, to \$330,000, \$770,000, and more than \$1,000,000 in the succeeding years. Several months ago the Societies began to advertise again, separately and jointly, along the lines of legacies and annuities, and the increase in annuity receipts is very apparent. Evidently it is profitable for the Societies to advertise in the denominational papers, which reach a considerable proportion of our constituency, in which are numerous men and women who are so situated that they desire to make their investments while they live by securing annuity contracts.

It is interesting also to learn that the campaign begun several years ago by the Baptist missionary societies, gained the attention of societies and institutions in other denominations and also interdenominational groups, until now most of the missionary societies North and South and many educational institutions have discovered new gold mines, which it is safe to say during the last eight years, have brought fifteen millions of dollars into the treasuries of these organizations.

Annuities Through Bequests

Several years ago a prominent Baptist corresponded with the executive secretary concerning the matter of annuities, and five years later his will showed that he had made legacies to several societies by which certain relatives and friends should have an annuity on these amounts during their lifetime. The exact language supplied to him on the advice of our counsel, Judge Edward S. Clinch, and which is suggested as a form to be used on such occasions, is as follows:

In this way it is possible to provide through a bequest an annuity to some one, who during his lifetime may thus have an ample income, while the net amount of the principal shall at last be used for missionary work.

Departmental Reports

In the reports of the various departments each secretary has comprehensively and in considerable detail described the more important and outstanding missionary occurrences of the year.

DEPARTMENT OF ENGLISH-SPEAKING MISSIONS AND INDIAN WORK

L. C. BARNES, SECRETARY

The four divisions of work under my special care at present are Chaplain-Missionaries (Army and Navy), Rural Church Advancement, Indian Missions, and six largely missionary Western States.

I. Chaplain-Missionaries

In response to urgent requests from individuals, and finally joint action of chaplains, our Society offered to elect all regular Army and Navy chaplains who asked for it as regularly appointed missionaries without salary from us, but with the privilege of small grants up to \$150 each for much-needed incidental expenditures in their work not provided for by the Government. The grants were to come out of the After-war-work Fund and were to be made, as are all other grants, by specific votes of our Board. Thirteen chaplains are thus under appointment. The appropriations during the year have amounted to \$1,486.74. At this rate the balance in the After-war-work Fund will last about two years more.

Some of the chaplain-missionaries express in the warmest terms their appreciation of this close linking of their ministry with their denom-

ination, with which otherwise they had no official connection.

Our chaplain-missionaries have conducted many religious meetings and have seen an encouraging number of positive decisions for the Christian life. They have been active in many measures for making the lives of the men who are separated from normal home life more wholesome and enjoyable than they could be otherwise. They have also participated in a considerable number of educational activities.

wholesome and enjoyable than they could be otherwise. They have also participated in a considerable number of educational activities.

In cooperation with the Southern California Convention, Rev. Floy T. Barkman, at San Diego, has been employed. "The number of service men is enlarging every week at this place. It will soon reach the 20,000 mark." We are the pioneer denomination in undertaking to meet this need.

II. Rural Church Advancement

Reports in recent years by Dr. Rolvix Harlan at the head of this Department show the kind of work undertaken. One of the painful experiences of denominational reduction of the budgets of its missionary societies, was the Board's acceptance of the resignation of Doctor Harlan to reenter college work. The University of Richmond, Virginia, had long been soliciting him to become head of its Department of Sociology and Social Ethics. Doctor Harlan's splendid personality and great gifts as a public speaker as well as a philosophic teacher made him in great demand for conferences and assemblies in this country and abroad. It is to be hoped that the rural phase of our ninety-year-old work may not lag, but may soon have greater emphasis than ever

not lag, but may soon have greater emphasis than ever.

The Department is doing work of some kind in ten States. We have directors of Town and Country Church Work in five States cooperatively with the Conventions. These directors are gifted men who have been able to decidedly quicken the pulse and enlarge the sweep of rural work. They are called upon to do much general pastor-at-large work. They are men of such ability that they are capable of acting as secretaries of entire Convention fields, which sometimes they have been asked to do temporarily. It would be a great thing for the cause if the denomination would enable the Home Mission Society to engage half a dozen men, highly trained as specialists and also experienced in rural work, to give

their undivided time to the advancement of the significant interests of the rural churches, each in a group of States. We have several local fields which we have been helping a little in getting good men or buildings for advanced work. The purpose is to create "demonstration centers,"

which will make contagious advanced types of work. There are several hopeful beginnings. More of this is vital to real progress.

Being asked by our Board to look after this work since the middle of the year, I have given it such attention as has been possible along with a previously overloaded schedule. I have been able to visit most of the workers and fields. Only one new thing has been initiated by me. It is an attempt to reach every one of our rural churches with a quickening, enlarging message. For several years now much has been done by various denominations and other organizations to call attention to rural possibilities and needs. An ample literature of more or less to rural possibilities and needs. An ample literature of more of less academic discussion has been accumulating. Many local churches and leaders have been developed. Looking at them it seems as if the new day desired had almost come. But the vast majority of rural churches in all denominations are going on in about "the good old way." Yet every church, however small and "feeble," could make splendid advance if it could get a vision of its own possibilities. Thinking of these, I have obtained from the thirty-seven State Convention secretaries an estimate of the number of rural churches in their States, using the Government's definition of "rural." Hence, for the first time, we know with some precision the dimensions of this field in the Northern Baptist Convention. There are 4,712 rural Baptist churches, with 2,691 pastors and 354,632 members. I have next asked the State secretaries to give us a mailing list of these pastors, and also the name of a fairly permanent and influential layman in each church. To the addresses thus obtained I have sent a document, entitled, "THE WIDE SCOPE OF A SMALL CHURCH." This was prepared at the request of Committees of the Horne Missiens Coursil I religited expressions from mittees of the Home Missions Council. I solicited suggestions from nearly one hundred and fifty men and women who have been specializing on the best ways of working. All the suggestions were studied and coordinated into twenty-nine brief paragraphs, one of them containing a list of the most helpful booklets-not books, but inexpensive pamphlets. This boiled-down tract has been sent with an affectionate letter to every one of our rural churches, and along with it one or two other stimulating leaves. If one-tenth of our rural churches would rise toward their reasonable possibilities, the denomination would feel the ground swell. of the millennium.

III. Indian Work

Good results have come from the new departure announced a year ago in setting apart a man to give his entire time to this one thing. Doctor Kinney has been able to bring new courage to a number of our missions by staying with them long enough to conduct series of meetings for kindling new camp-fires in the churches and new heart-flames in many a soul.

Because of the budget restrictions, we have not been able to enter any of the half dozen or more new, clamoring openings listed a year ago. At least two of them, Lander County, Nevada, and Shasta County, California, ought to be entered the coming year. The providential demand seems irresistible, though the budget restrictions appear inflexible.

A joint deputation was sent to Alaska by our Society and the Woman's Society, consisting of Doctor Kinney and Miss Shaw, accompanied by Miss Anna Peterson, of the Belden Avenue Church, Chicago. It was the first thorough inspection of the work at Kodiak Island which has been made for years. The joint report brushed away a number of interrogation-points which had been growing for some time, and gives

the work new guaranties in the minds of all concerned. The chief

outcome is a conviction that we ought to reenforce strongly the work at Kodiak Island and in the regions round about.

It is a happy fact that our work among the Absaroka (Crow) in Montana had developed so that we needed to organize an Association of Indian Baptist churches there, which has been done. All this development has come in the missionary ministry of one man and his wife, Mr. and Mrs. Petzoldt, who are yet in their prime. It is a noble score of achievement in one score of years. The whole story has been told for the first time and will soon be available in a special edition of the Montana Baptist Bulletin. It has been written by the scholarly pen of the secretary of the Montana Convention.

The following, out of a letter from Rev. Harry H. Treat, for sixteen years in western Oklahoma, indicates a little of the broad Christian statesmanship needed by a missionary to Indians in these days of intense

racial readjustment:

"We are still responsible for the two churches, Red Stone Kiowa and the Apache Indian churches, and so responsible for an Indian population of some 750 in a parish fourteen miles east and west, by sixteen miles north and south. There are no other ministers of the gospel living within six miles from our home in any direction. More and more the white people seem to think that we must work with them as citizens (at least). Preparatory to the November elections we had to absolutely refuse to be elected a member of the Township Board. At a special election in August, when five school districts voted to consolidate and build a new schoolhouse at a cost of \$28,000, we helped to get a satisfactory Board elected, without being one of the number. I am writing this that you may see some of our present problems, perplexities, and privileges. By the laws of Oklahoma, our Indians are the same as white folks. The 'Jim Crow' laws here do not apply to Indians. Indian children, if they desire, have the same privileges as whites in public schools. Indian men and women of voting age have the same right of franchise at elections. All laws are supposed to be applicable to white men and Indians alike. But in practise the white man so often thinks he can 'put it over' on the Indian, and he does it. My white neighbors seem to respect me, desire fellowship with me, and for the sake of the Indian work I must also keep in touch with the white neighbors. But Indian work I must also keep in touch with the white neighbors. But I am first a messenger of Christ to the Indians, pastor of Indian churches. I must not allow myself to be pounded to pieces as a buffer between the two races. Good public schools and good local government are necessary for my family and my Indians, as well as for other white citizens. So I am asking your prayers that I may always be wise, tactful, fearless, not lazy, but strong, fully awake to all calls of duty, so as to accomplish what God wants me to do. And please pray that the day may be hattened when race projudice And please pray that the day may be hastened when race prejudice may be overcome in all our nations and all civic and religious work go on in the spirit of brotherhood."

IV. Six Western States

In every State the Society is helping in specific tasks of importance requiring more than local backing. But six of the States, North Dakota, Montana, Wyoming, Utah, Nevada, and Arizona, are still so much in the missionary stage of development that the Conventions require a very large part of the support of their work through the Home Mission Society.

Two of these, Utah and Nevada, are preeminently missionary. In them the Society has agreed to increase decidedly its expenditures in both missionary force and building equipment. The Board of the Utah

Convention took the initiative, asking us to bear an unusual share in the appointment of a head worker there. The President of the Convention, appointment of a head worker there. The President of the Convention, January 2, 1922, sent us a communication of the Board, personally signed by a majority of the members, and saying: "We request the American Baptist Home Mission Society to select a man and send him to us. We agree to accept him without condition and to cooperate fully to the extent of our ability in his great and arduous undertaking." This we have now done. We have selected a man of the highest training whose entire pastoral experience has been in the capitals of two of the six States named above, Rev. Bruce E. Jackson. He was introduced to me in Cheyenne, Wyoming, where he was pastor, by State Secretary Blodgett with the most convincing proofs of efficiency, both as an evangelistic preacher and as a practical, forward-reaching church administrator. It is possible that one or two States, in addition to Utah and Nevada, may wish to participate in the decided advance measures planned.

In spite of the prolonged and terrible industrial experiences of Montana

In spite of the prolonged and terrible industrial experiences of Montana our work in that State forges ahead. Experience in the careful coordination of the work of all the Protestant denominations there, through the Montana Home Missions Council, proves that this is the way to achieve two supremely desirable ends at the same time. One is the advancement of the kingdom of God without the waste and scandal of denominational friction. The other is the advancement of our distinctive Baptist work, testimony, and influence much more effectively than it could be done otherwise. Nearly four years' demonstration has been made of be done otherwise. Nearly four years' demonstration has been made of the value of this new principle, which is in sharp contrast on one hand with all attempts at organic church union or fusion, and on the other hand with all haphazard sectarian plunging. It is simply intelligent, patient, fraternal planning—the spirit of Christ in systematic action. Secretary Cress, of the Montana Baptist Convention, is recognized by all Secretary Cress, of the Montana Baptist Convention, is recognized by all as the central human factor in the demonstration. Other States now are explicitly asking that "The Montana Plan" be inaugurated in their fields. This plan, with its distinctive ideal, was worked out and printed before the Interchurch World Movement was thought of by any one, and has had the vitality to survive the severe backwash of that decidedly different undertaking. This plan of Every-community Service is going today much more strongly than ever before. Its aim is not to shut anybody out of any place, but to get somebody for Christ into every place. It is not ecclesiastical, but missionary.

The Society has instituted through my Department this year a plan for wide-reaching student summer work. The outcome will be reported next year.

next year

The widely needed work of helping a decrepit and hopeless church to resume vigor and to go on its way rejoicing, has been continued. Rev. E. D. Sims has had notable experiences again this year. The work is so deeply needed and in many cases so phenomenal that the new plan of half the cost of his services being met by the State Conventions using them has been accepted with avidity by Convention administrators.

DEPARTMENT OF CITY AND FOREIGN-SPEAKING MISSIONS

CHARLES A. BROOKS, SECRETARY

The Department of City and Foreign-speaking Missions seems to the uninitiated to be a kind of "omnium gatherum," an unclassified grouping of unrelated interests and activities which for the sake of convenience have been assigned to the care of one secretary. Our Negro brethren have protested against being classified with "foreigners," and for all we know the "foreigners" have resented being classified with Negroes.

But there is a logical and intelligent basis for the grouping. To this Department are assigned all the Society's interests in organized citiesthat is, cities having some kind of a local Union or Society. The work among foreign-speaking people is largely a city problem, and the city problem is a missionary problem. The influx of Negro population from the South has tended toward the cities and created unprecedented opportunities with some perplexities. To the Department has been committed also the Society's interests in industrial centers where both foreigners and Negroes concentrate and where the Christian Centers have been developed. So logically the Christian Centers, so far as the Society's interests are concerned, have been assigned to this Department. Formerly the edifice work of the Society was committed to a separate department, but constant confusion was occasioned by the overlapping of responsibilities, so that it became natural to commit to each Department the edifice work on the field of that Department.

The personnel of the Department consists of an efficient office secretary with an understanding mind and general workers, Dr. E. W. Moore, director of Negro Work (North), Dr. C. R. Shepherd, director of Chinese Work, Rev. E. R. Brown, director of Mexican Work, Rev. Theodore Fieldbrave, general missionary among the Hindus, Rev. J. R. Inke, general missionary among the Russians (resigned), and Rev. John M. Hestenes, general director of Christian Centers (to begin September 1, 1923), and the Department secretary, who is in his ninth year of service with the Department.

In addition to these general workers there are 163 missionaries speaking 20 languages, distributed in 31 States and 110 cities with 47 English-

speaking pastors and 18 workers in 19 Christian Centers.

In response to a wide-spread demand for full and contemporaneous information of the missionary work among new Americans the Society has published a very complete presentation of this phase of its work under the title "Through the Second Gate." The book includes a general discussion of principles and a carefully prepared statement of the old world background, the American background, and the religious history of each group treated, together with several graphs showing the development of our churches and an appendix giving as accurate a list as possible of all the missionaries working among these various nationalities. The book has met with a gratifyingly cordial reception.

The Negro'in the North

This has been a notable year in the history of the Negro. The theme of the united Home Mission study being the Negro, there was a concentration of interest and sympathetic appreciation on this greatest of America's internal problems. The main general book, "The Trend of the Races," was well received, and 69,000 copies were sold up to March thirty-first. Our denominational book, written by Mr. Coe Hayne of the Home Mission Society, also met with an appreciative reception.

With the assurance that the policy of restricted immigration would be continued, a new influx of Negro population from the South has set in and there has been repeated, although on a reduced scale, the experiences of the war period. There is, however, this difference. The churches are better prepared, and the newcomers find more of their

former friends and neighbors to make them feel at home.

A careful study of the last census reveals the fact that there is hardly a Northern State which does not indicate a marked increase in Negro population. The largest percentage of any section is that of the East North Central States (Wisconsin, Michigan, Illinois, Indiana, Ohio), which show an increase of 71 per cent., while the Pacific States experienced a growth of 63.7 per cent. in Negro population. California reflects the largest increase in any State, viz., 79.1 per cent.

The one outstanding impression one gets in traveling from one coast to the other is the totally inadequate equipment of our Negro churches. The old type of meeting-house with which the Negro church was obliged The old type of meeting-house with which the Negro church was obliged to be content still prevails; although there are many striking exceptions, the exceptions but emphasize the need. The fact that the church building is so naturally a community center for the Negro makes this lack the more deplorable. We could spend many thousands of dollars to good advantage, if we had the money, in equipping demonstration churches in the centers of Negro population.

The services of our director, Dr. E. W. Moore, in promoting a standard church program and helping the pastors to a vision of their opportunities, have been invaluable. He has quietly made a place for himself, and his

aid is increasingly appreciated by State and city secretaries.

Notwithstanding that a report should be history and not prophecy, it is important to note that a movement is under way for a closer coordination of the work of the Society with that of the Home Mission Board of the National Baptist Convention (Negro). Measureless possibilities for aggressive and constructive developments are wrapt up in this coordination.

Cities

The census revealed the fact that the greater proportion of the population are urban dwellers. In that well-defined industrial zone, marked off by a line running from St. Paul to St. Louis, and eastward at an angle to Washington, D. C., there is included 18 per cent. of the area of the country. Before the last census it included 32 of the 52 cities of over 100,000 population. The last census report shows 72 cities of more than 100,000, and of that number 47 are in that zone.

The growth of the Pacific Coast cities indicates very clearly that we are confronted with a most important task if we are to measure up to our opportunities. Not only the four outstanding cities, Los Angeles, San Francisco, Portland, and Seattle, but the other smaller cities as well, call for fresh consideration. We could expend the entire budget of the Department in this area and by no means meet the immediate need.

There is also a great increase in the so-called smaller cities with which we are not keeping pace. To gear into a State-wide missionary program the church extension work of these smaller cities is a problem which calls for fresh study. Wisconsin has set an example by the appointment of a State Director of City Work. This precedent is an index of progress for the solution of difficult problems.

Orientals

By a coincidence the outstanding achievements of the year have been in our Oriental work. Our missionary among the Hindus, with his gifted wife, Mr. and Mrs. Fieldbrave, moved their headquarters to Berkeley, California, in order to be more accessible to the Hindu students in that section. They have had a most interesting and somewhat exciting year. The excitement has been furnished by a deal of nationalist agitation which severely tested the influence of these two devoted Christians. At a meeting called by the Hindus to discuss the question of allowing them to continue their work, a meeting animated by anti-Christian sentiment, Mr. and Mrs. Fieldbrave (who of course were not present) were defended and endorsed overwhelmingly by these fellow countrymen (and one Indian woman) who had the penetration to perceive the fine character of these two sane, courageous, and devoted Christians. Mr. Fieldbrave has won a warm place in the hearts, not only of his fellow countrymen, but of officials at Angel Island (the Port of San Francisco) and of Americans up and down the Coast. They may never be able to count many converts directly won to the church, but they are rendering a service of incalculable value there at a point which is the center of agitation and propaganda having great influence on India. If they did nothing more than to offset the unwholesome American influence on the students, it would be worth while.

The great event of the year in our Chinese work has been the work of the Commission which has worked out a basis of coordination of all the Protestant work social educational and missionary among the

of the Commission which has worked out a basis of coordination of an the Protestant work, social, educational, and missionary, among the Chinese of the San Francisco Bay Region. This report of the Commission, which embodies the working plan of cooperation, has been ratified by both the General and the Woman's Society. It awaits the endorsement of the Chinese and three other denominations. When it becomes effective it will represent the most significant achievement of the kind in Christian missionary history.

The dedication of the new building of the Chinese Church and Christian Center in Seattle and a similar though smaller building at Locke, California, represents distinct advances. The Society, in cooperation with the Baptist Union of the San Francisco Bay Region, has purchased property for a Chinese Boys' Home in West Berkeley. This will become one of the units in the merger referred to and meets a vital need. The plight of little Chinese boys, some of whom are orphans, others of whom are exploited and used for illegal and immoral practises, calls for posi-

tive Christian action.

We may well be grateful for the leadership which has been furnished by our director, Doctor Shepherd, who has rendered service of far-reaching value. He has led the struggle against grafting practises which the fighting tongs have imposed on Christian Chinese. An irreconcilable and irrepressible conflict is on. Doctor Shepherd had won the confidence of the authorities and has been entrusted with the interests of the Chinese Christian Union. When we recall that our native Chinese pastor was assassinated a few years ago, it is apparent that the forces employed are not theatrical but real, and the issues are the issues of the kingdom of God. Doctor Shepherd deserves not only the prayerful and loyal support of our denomination but of all good citizens. God bless him

The achievements in our Japanese work are most notable. There is here an interesting illustration of the unity of the missionary enterprise to which attention should be called. Doctor and Mrs. Topping, on furto which attention should be called. Doctor and Mrs. Topping, on furlough, were instrumental in rendering invaluable service in securing the Japanese share of funds for our new building in Seattle and greatly strengthened our work in general. This was the contribution of the Foreign Society. There has been for several months a Japanese evangelist, Mr. Imai, in this country, who chances to be a Baptist, who has been conducting evangelistic services among the churches of all denominations on the Coast. This is for him a "foreign" mission.

On the occasion of the dedication of our Japanese Church and Christian Center in Seattle, pastor Okasaki baptized 25 candidates for membership, which completed an aggregate of 300 baptized in 30 years of work on that field. The first one baptized returned later to Japan and has labored

The first one baptized returned later to Japan and has labored for years as a successful evangelist. In view of the anti-Japanese agitation, it may be of interest to report that a Christian Japanese banker in Seattle begins the day with prayer, at which all employees are present,

before the doors are open for business.

A work among the Japanese in Sacramento which began under unusual A work among the Japanese in Sacramento which began under unusual circumstances, has developed remarkably during the year. The group, which includes some of the substantial business men of the city, organized a "Bible Institute" which was really an informal church. They came to the conviction that they must identify themselves with the Baptist church. After thorough testing they have been received. They purchased the property they occupy as a place of worship and a Christian Center, and the Northern California Convention and this Society here aided them in remodeling it. A very happy cooperation has been brought about under the leadership of the missionary, Mr. Sue Wan Yu, so that all the Japanese Christians of the city are working together harmoniously and effectively.

Mexicans

One of the most interesting developments of the work of the year, as concerns the evangelization of the foreign language groups, has been among the Mexicans. For the last calendar year there were 421 baptisms, an increase of 31 over the year before. The total membership of our Mexican churches is 1321 with 28 pastors as against 22 the preceding year. The great problem has been to get competent leaders and sufficient funds to keep pace with the rapidly expanding opportunities. These churches contributed \$3,000, more than the previous year, a notable achievement. It would be impossible to make such a gratifying report were it not for the splendid leadership of our director of Mexican work, Rev. E. R. Brown. Since his appointment to this position this work has rapidly increased in efficiency, with higher standards and better organization. The field is white to the harvest. Mr. Brown calls upon us to pray for reapers and for financial resources to set them to work. Thank God for Brother Brown and our splendid corps of Mexican pastors!

Christian Centers

The development of our program of Christian Center activities has been The development of our program of Christian Center activities has been more gradual than last year, but we have consolidated our gains in a satisfactory way. New buildings have been opened in Weirton, W. Va., Locke, California (Chinese), and Seattle, Washington (Japanese and Chinese). The building at Rankin (Pittsburgh), is nearly completed and the Mexican Center at Phœnix, Arizona, is under construction. The Recreation Hall at Davenport House, New Haven, Connecticut, has been completed and is fine. The contract has been awarded for two units of the Italian Center at Newark, New Jersey, and plans accepted for the Capital Hill Italian Center at Providence, Rhode Island.

The growth of this work and the importance of maintaining a high standard has made it imperative that some competent person shall devote the necessary time and attention to promoting and supervising it. Con-

the necessary time and attention to promoting and supervising it. Consequently Rev. John M. Hestenes, who has been the efficient director of Brooks House at East Hammond, Indiana, has been appointed general director of Christian Centers. Mr. Hestenes' work in East Hammond has been so influential that it has aroused the local Chamber of Commerce, which has reorganized, employed a full-time Secretary, and begun to function as a vigorous community body. They say it is entirely due to the influence of our Christian Center, and they pledge themselves to raise a generous amount annually for the work of the House. It should be added that this is a by-product. That there were more than 25 Poles alone baptized last year indicates the fact that the spiritual values are not lost sight of.

Cooperation

The cooperative idea is being ever more sharply and clearly defined as our work progresses. The secretary wishes to pay tribute to the unexceptional cordial and close cooperative relations which prevail with the secretaries of both State and city missionary organizations. The Department is a clearing-house and a promotional agency. It would be utterly futile for the Society to attempt to give intimate and detailed supervision to its far-spread work. Its interests are so interwoven with the interests of the State and city organizations that they cannot be distinguished. It is not possible to differentiate between "mine" and

"thine." It is all "ours," "we," and "us," representing not Society

or Convention terms but denominational pronouns.

We welcome as new recruits in this cooperative task Rev. William Reed, Rhode Island, Rev. C. E. Goodall, New Jersey, Rev. E. H. Rasmussen, Minneapolis, Rev. H. W. O. Millington, the first incumbent of the newly created secretaryship of Washington, D. C., and we have returned to the fold our beloved Hugh A. Heath, of Massachusetts.

In concrete local terms home missions is State and city missions, and our ideal is all for each and each for all, and all for the Kingdom and

the triumph of the King.

SOCIAL SERVICE

CHARLES A. BROOKS, ACTING SECRETARY

With the resignation of Dr. Rolvix Harlan, the Social Service work of the Society was transferred to the oversight of the secretary of the Department of City and Foreign-Speaking Missions. He has represented the Society on the several committees dealing with Social Service matters, including the Social Service Committee of the Northern Baptist Convention. The two outstanding Social Service enterprises which are financially aided by the Society are the work of Rev. Willis G. Clark at Rochester, Minnesota, and the Judson Health Center, New York City.

The Mayo Brothers Hospitals, Clinics and Sanitarium, at Rochester, here are approach to the second and the second an

have an annual clientele of several hundred thousand, and these come from all over the United States and many foreign countries. The number includes foreign missionaries home on furlough and pastors of our home churches. The testimonials and expressions of appreciation of the work of Mr. Clark furnish some indication of the scope of this work and the spiritual significance of his ministry. Mr. Clark was seriously ill for several months, and considerable anxiety was felt concerning his recovery. He is happily able once more to resume his work for which we are profoundly grateful.

The first year of the Judson Health Center has proved the opportunity

and need of this service. The equipment was installed for the various clinics and the building formally dedicated in October. The two nurseries were not equipped until later. They are in full running order now, and were not equipped until later. They are in full runthe capacity of the institution is already overtaxed.

There is an employed staff of 26 in the Center with 21 volunteer doctors and field workers. For the first year ending in November with only partial equipment and staff there were 7,449 preventive treatments and 2,966 sick cases treated. The home visitations for ten months of that period registered 22,332.

The story of the whole enterprise is a romantic one to those who are familiar with the difficulties to be overcome and the almost inconceivable task of building up an efficient staff which is sympathetic and Christian while at the same time well trained and competent. The director, Dr. Eleanor Campbell, has been untiring in her devotion and amazingly resourceful. Dr. A. R. Petty, the pastor of the Judson Memorial Church, has been unsparing in his energy and enthusiasm and devotion to make this ministry a truly Christian contribution to the community well-being. We doubt if anywhere on the continent there is a spot where more helpful ministry is being rendered every day than at Judson. The denominational ideals are in control, with a majority of the Board Baptists, and every employed member of the staff is an avowed and earnest Christian. Christian.

The cause of temperance education and promotion has been under discussion for most of the year. It is apparent that the religious forces of the country have an unfilled obligation of the first magnitude. Other denominations are spending large sums of money in the promotion of this work, but we as a denomination have not appropriated a cent of

national funds for this cause.

The matter should be given the consideration it deserves by the Northern Baptist Convention. If the denomination desires the Home Mission Society and the Publication Society to undertake this work, it will be necessary to authorize a special appeal for funds. A program of aggressive promotion should be adopted and financed immediately.

The report of the work of the Brotherhoods, which is under the supervision of Rev. J. F. Wilcox, is a part of the report of the Department. Mr. Wilcox will also continue to conduct the work of the Boys' Camp on Cranberry Lake this coming season and submits herewith his report of that work for the past year.

THE BAPTIST BROTHERHOOD FEDERATION

J. FOSTER WILCOX, DIRECTOR

The work of the Baptist Brotherhood Federation during the past year has been carried on along the lines adopted by the Brotherhood Council, and steady progress has been made. There are now few churches with a membership above two hundred which do not have some kind of an organization for men. The organized Bible class for men is found in practically all of our progressive churches, and many Leagues and Brotherhoods, including all of the men in the churches, are also found. Study and service have been the watchwords, and our reports show an increasing ministry on the part of Baptist men. In some States conferences and campaigns have been held for the purpose of enlisting men in the work of the local churches and the larger denominational enterprises.

Our office has sent out thousands of books, pamphlets, and folders explaining the religious, educational, missionary, and social programs adopted by Northern Baptists, as well as a large quantity of Brotherhood promotional literature. We are supplying material for our papers and magazines and "Broadcasting Brotherhood" through a department in "Missions." We have cooperated with all of our societies in disseminating their important literature and in sending out to our men their urgent

messages.

Emphasis has been placed upon the necessity of a revival of interest in the adolescent boy problem, and many churches have received plans for special work with boys from our office, and unusual progress has been reported. We have maintained our training-camp in the Adirondacks, and several of the young men who have been members of Camp Oswegatchie are now in preparatory schools, colleges, and theological seminaries preparing for service in the homeland and also in foreign mission fields. Others are assisting in summer camps opened by local

churches. The high hopes which prompted the founding of this character-building institution have already been justified by its two years' ministry. No department should be charged with the responsibility of keeping alive and alert the men's work in the local church. This depends upon leadership which only the local church can furnish. It has, however, been our pleasure to provide workable plans and, through a field ministry, point out the necessity and importance of enlisting men in the service of the church. Loyal pastors and laymen have labored faithfully throughout the territory of the Northern Baptist-Convention, and the progress

made is complimentary to their devotion and sacrifice.

DEPARTMENT OF EDUCATION

GEORGE R. HOVEY, SECRETARY

Each year it becomes more evident that the work of evangelizing a people must be done chiefly by themselves, for the evangelization of a people is not merely the utterance of words, however true and good, as a preacher passes from village to village, but it is the effective presentation of the gospel in such a way as can reasonably be expected to reach the minds and consciences of the people. Paul could preach in a town for a few weeks or months and leave a Christian church, because he preached first, to his own people, the Jews, in their synagogues, and second, to the Greeks, who, in a sense were his own people and whose language he spoke, and to the Romans, with whom he was a fellow citizen. He was no foreigner, ignorant of the customs and the manner of thought and language of the people to whom he spoke. His associates were like him—Luke, Apollos, Barnabas, Timothy. They and their companions spread the gospel among the Greeks and in the Roman Empire. In the same way, the natives of a country must now evangelize that country. This necessitates the gathering together and the training of native leaders. It requires Christian schools as one of the most fundamental agencies in all permanent and far-reaching religious work; hence, a department of education in the Home Mission Society and the importance of that department.

A mission school has at least four important services to perform: 1. It is a means of leavening the community with Christian ideals.

Even though the students do not later engage in Christian work, even though they do not become professing Christians, they still absorb Christian ideals of obligation, of human brotherhood, of God, and of religion. When they establish homes, when they enter business, or teaching, or politics, they carry high ideals and contribute much to the welfare of the people which would have been impossible without their training in a

Christian school.

2. But a mission school does more than this; it wins a very large part of its pupils to the Christian faith, it is one of the most successful of evangelistic agencies, it brings truth to the young people at the period of life when they are most sensitive to truth and when their purposes and characters are being formed. In our Negro schools it is a rare thing for a student to graduate without having made profession of faith in Christ. The same thing is true of our schools for the Indians and for Latin Americans. To win to Christ educated young people means more for the future of the Christian church than it means to win those of any

other age or class in the community.

3. A mission school also renders the important service of giving the children in all Protestant families a Christian education. One of the greatest temptations in many lands is in the insidious influence of public opinion upon the young people. The public schools, where they exist, are either irreligious, or strongly heathen, or Roman Catholic. Any Protestant parent sends children in Latin America to public schools with fear as to the influence of the schools upon the religious ideals of the pupils. Even among the Indians of our own country many parents testify that the only things their children learn at public schools are to fight and to smoke and to curse. A Christian mission school has a large service to render to the children of Christian parents.

4. Perhaps the most important service of the mission school is to provide trained Christian ministers and other workers for the spreading of the gospel still further through the countries where they live. The evangelization of the world would be hopeless if it depended upon foreign missionaries. It is successful almost in proportion as it is carried on by

trained native preachers and workers. As converts increase and the number of churches multiplies, the contribution that can be made by foreigners to the evangelization of any people increasingly takes the form of training religious workers. The function of the school grows more and more important as the work of preaching is more and more left to native workers. Instead therefore of being able to diminish our contributions for educational work, we ought for many generations per-haps to increase this phase of our missionary effort.

Our denomination has sometimes been neglectful of this phase of Christian missions. We have emphasized evangelization and we have emphasized it none too strongly; but because other denominations have done more for Christian education in some fields, they have after a century far outstripped us in the number and ability of their native Christians. Because among the Negroes some other denominations have established better schools and contributed far more money for education, these other schools have attracted Baptists to such an extent that about one-half of the pupils of the schools of several denominations are Baptist young people, and at the close of their education they have lost their connection with their own denomination and in large measure their value to it.

In order that our mission schools may accomplish the purposes of such

schools named above they must have at least two characteristics: First, they must be thoroughly Christian; and secondly, they must be brought up to a high standard of educational efficiency and must maintain it.

The positive Christian influence of many of our schools suffered immediately after the war. There was a spirit of restlessness and self-determination and religious doubt which seriously affected both the conduct and the faith of many students. The conditions, however, are becoming more normal each year as the war recedes. Greater care is being used in the selection of teachers than ever before, and more emphasis is placed on their positive Christian character and influence. In several schools unusually successful revival services have been held during this year. At Cristo, Cuba, the Rev. Mr. Peters, formerly a missionary in Cuba, has conducted services at which nearly all of the students were brought to a profession of faith, as well as a large number of their parents and friends.

At Bacone College, our Indian school, a similar result followed the preaching of Rev. Mr. Hall, of Muskogee, Oklahoma. At Benedict College and at other schools very effective revival services have been held. In several of the schools the number of students who are not professing Christians is so small that the number of professions possible at any

meeting is not more than from five to fifteen.

In some of our schools there is renewed interest in the consecrating of life to some kind of Christian service. The Student Fellowship for Life Service has been organized in two or three of them, and it is hoped that its influence in turning the thought of students to Christian work

will be strong and helpful.

To bring a college up to standard in these days requires a large expenditure of money. When mission schools were first started among the Negroes or in Cuba or Mexico, it was easy to establish schools which were superior to any others accessible to common people. In reality there were few schools or no schools at all that were accessible to them. We were the pioneers. If our schools had poor equipment and poorly trained . teachers, still they were the best schools available. Now public schools are multiplied, normal schools and State and denominational colleges are established with large resources behind them. If our mission schools are to keep their relative position, and if they are to hold our Baptist students, they must keep pace with other schools; they must have bettertrained teachers than formerly, must pay larger salaries, must have more

expensive equipment and better buildings, or their usefulness will diminish

and shortly cease.

The American Baptist Home Mission Society is not attempting to increase the number of schools which it is supporting or assisting except in lands like Haiti and Central America, where the Society has done practically nothing in the way of education; rather is the Society turning over all lower schools to the constituents of the schools as rapidly as possible, and is confining its work to a few schools of higher grade; only one Negro school in a State, and at present only one higher school in a Latin American country. Fortunately the General Education Board has given our schools great assistance. It has continued its contribution of \$70,000 a year to teachers' salaries, and it has transferred to the Society \$200,000 each for the endowment of our three most advanced colored schools, on the condition that the Home Mission Society should set apart \$100,000 for each. These schools are: Virginia Union University, Richmond, Virginia; Shaw University, Raleigh, North Carolina; and Morehouse College, Atlanta, Georgia. Great advance had been made in these schools in the number, salary, and the ability of the teaching force.

The General Education Board has also voted \$65,000 to renovate the unused medical building at Shaw University, and fit it for a science hall. The other chief source of means for advancement in our school work has been the Indians who have helped us with large gifts for Bacone College and Murrow Indian Orphans' Home. The Boys' Dormitory of the college, given by an Indian, Mrs. Jeannetta Barnett, is practically finished; this with the Samuel Richard Memorial Lecture Hall, finished last year, has added more to the equipment of the school than it has received in all the past years of its existence.

The Murrow Indian Orphans' Home, connected with Bacone College, has won a firm place in the hearts of the Indians. A Girls' Dormitory, given by Mrs. Polokee and Mrs. Bosen, two Christian Indians, has been finished during the year, and a Boys' Dormitory given by another Indian, Walter Starr, is under process of construction. A dining-room and kitchen are needed to complete the first full unit of a most creditable plant, into which fifty or sixty orphans will move next fall out of the utterly discreditable buildings beretofore occupied.

utterly discreditable buildings heretofore occupied.

Mr. Jackson Barnett, also a Creek Indian, and supposed to be the richest of them all, has made himself famous over the country by transmitting \$550,000 in Liberty Bonds to the American Baptist Home Mission Society, the income from which after his death is to be used for Bacone College and the Orphanage. As long as he lives he will receive \$20,000 a year, which will consume the larger part of the income from these Liberty Bonds. This gift secures for these two institutions the largest endowment possessed by any of our schools, if indeed the settlement of Mr. Barnett stands, for attempts are now being made to break it by Mr. Barnett's guardian and Indians claiming to be his heirs.

In Haiti, our long neglected responsibility has been met in part by a specially designated gift. With this gift we have helped Pastor Lherisson, the noble native missionary at Jacmel, to purchase about fifteen acres of land for a training-school. Pastor Lherisson is the general missionary for about twenty churches and preaching stations, with a membership of 900 and adherents numbering four or five thousand. He is about sixty-five years of age and feels as Jesus did as he approached the end of his ministry, that one of the most important services for him to render is the training of his successors who shall have his spirit and carry on his work. Temporary buildings have been erected, and a little school will open this spring. The boys and girls will work a considerable part of their time on the farm and in the buildings and in erecting new buildings, and will attend to their studies the other part

of their time. The school will be conducted in the most economical way and will give the kind of training in both industrial and Christian work which will be most useful to rural inhabitants of that backward island. We shall not be doing our full duty there, however, until we have at least \$50,000 for the erection of school and church buildings in that republic, and \$20,000 a year for current expenses of evangelistic and

educational work.

Our educational work in Mexico has been unsatisfactory and incomplete, notwithstanding the fine theological school at Saltillo. The students in this school have been in too many cases poorly prepared for the work of their classes. They have needed far more preparatory training. For several years it has been expected that a boys' preparatory school would be established in connection with the theological seminary. This year a boys' school was opened in temporary quarters. The number enrolled actually reached the surprising figure of 230. Land has been purchased by the joint contributions of the Foreign Mission Board of the Southern Baptist Convention and our Home Mission Society, on which it is hoped buildings for the two schools at Saltillo can be erected in the near future. There is a great demand in Mexico and in all the countries and islands immediately to the south of us for the best education and for training in the English language. This constitutes a rare opportunity for our schools and opens the way for Christian instruction of which we ought to take advantage.

It will be seen that little advance in our educational work has been made as a result of the gifts from the churches of our denomination; indeed, in some cases retrenchment has been necessary. The advance made has been due in almost every case to special gifts of one friend of the Society, of the Indians in Oklahoma, and of the General Education Board. For all these gifts we are most grateful.

None of the items mentioned in last year's report as sorely needed, except those named above, has been provided for. The science buildings and equipment so imperatively needed by our colored schools have not been secured. The homes needed by our teachers have not been built. The dormitory for the preparatory school at Saltillo has not been erected; the boys' school so earnestly proposed by Doctor Barnes years ago has not been opened in El Salvador, nor has the other equally important school been started in Nicaragua. The new buildings at Cristo, Cuba, which have been in our plans for five years, have not been

All of our schools are growing in influence, and the attendance in the higher classes is rapidly increasing. Each of our four highest Negro schools has increased its enrolment of full college students about thirty per cent. over last year, so that each school has more than one hundred students enrolled in that department. Morehouse College at Atlanta, Georgia, and Virginia Union University at Richmond, Virginia, have 175 college students each; Shaw University at Raleigh, North Carolina, and Bishop College at Marshall, Texas, have 125 students each, in college work. At the same time the lower classes in these schools are diminishing as the public schools of the States are multiplying and improving.

At our Colegios Internacionales, at Cristo, Cuba, the number enrolled in the high or institute classes, corresponding in some measure to our American college, has increased from seventy-two last year to one hundred

and three this year.

The far-reaching work at International Baptist Seminary at East Orange, New Jersey, continues full of promise. Professor Neprash in the Russian Department is a real addition to the faculty. More dormitory room is needed.

The Spanish-American Department at Los Angeles has had a successful year, with twelve students. Mr. Howell adds strength to the faculty.

Benedict and Jackson colleges had school rallies netting \$1,500 each. New buildings for Leland College at Baker, Louisiana, are being erected by the trustees with whom the Society hopes to cooperate as in the earlier years of the school.

In short in all parts of the Home Mission Field the educational work is developing far beyond our ability to do it; and wide doors of

opportunity are opening before us.

DEPARTMENT OF EVANGELISM

H. F. STILWELL, GENERAL SUPERINTENDENT

The year has recorded a gratifying interest in active evangelism. Last year was adjudged the greatest on recent record, and the year now closing marks no diminution. There are indications, however, that we are passing through a transitional period in the methods of evangelistic application. Hitherto we have been depending upon great assemblies as essential to the awakening of the community consciousness of spiritual obligation and effort. In recent years there has been a gradual departure from this to the reinstatement of the importance of the local church. Pastors have sought the help of the vocational evangelist, but more often of some pastor

whose soul was aflame with a passion for men.

During the past year there has been a very positive interest in the development of personal evangelism. Meetings of the church congregation have given way to educational groups of personal workers. There has been a return to the New Testament plan of going out "two by two" to the unchurched and by a personal interview endeavor to turn them to the Lord. Marvelous results have attended this method. Surprisingly large numbers of laymen and women have been willing to engage in this character of work. It has become the accepted plan in several of our sister denominations; from one of these are reported results from six consecutive community efforts of this sort with more than one hundred accessions to the church in each instance. We have come to a time of intensity and directness. The spectacular is passing, and there is a grow-

ing emphasis on individual responsibility.

Although under the painful necessity of a twenty-five per cent. reduction in our staff of workers the Department has kept the slogan constantly ringing, "No church within the bounds of the State without some specific soul-winning effort during the year." Our workers have never toiled more devotedly or with greater successes. Without an exception the reports are beyond those of a year ago. It has been a constant regret that we have been unable to respond to calls which presented impelling opportunities. The aim has continually been to stimulate the work of the entire church-membership to realize that the primary task of the church in any community is to win that community into the kingdom of Jesus Christ. This first of all is by a proclamation, a witnessing forthtelling of the experience of Jesus Christ in the soul. Whatever may be the peculiar endowments of a Christian life, and however effectually they may function, there cannot rightly be a withholding of the testimony. In the early days of the Christian history the disciples went everywhere proclaiming the word. So Christ was uplifted. This was the Divine plan, and to it we must again come. This has been a most encouraging note of the year.

note of the year.

In several States, under the direction of the State directors of evangelism, interesting progress has been made. The plan of cooperative effort by an interchange of pastoral services, which has proved so effective, has been generally continued. Out of a constant desire to create greater interest and effectiveness other and unusual types of evangelistic efforts

have developed. The director in one of the Pacific Coast States writes that this year the churches have been covered one hundred per cent. In one of the mid-Western States a type of week-end effort, lasting through Friday and Saturday and Sunday, having two or three pastors coming to assist, has resulted in remarkable quickening of the church's concern for the unsaved and has evoked a surprisingly large number of decisions and terminated in nearly every instance in the organizing of a personal workers' class pledged to follow with personal interviews the newly awakened interest. Between October and Easter, between sixty and seventy such services have been held with 240 pastors cooperating, with post-Easter engagements which will carry well into the summer.

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In one of the largest Eastern States the unit of effort has been the Association. The director has organized the work so that in individual churches and groups of churches, covering each Association, classes in personal evangelism are taken through a course of six lessons, the outlines of which are prepared by the director. This is a constructive educational method of incalculable value for the future. In another State in the Middle West plans are now making to cover the State by series of simultaneous efforts, which shall comprehend all the churches of an Association or a group of Associations so arranged that not a church shall be omitted. Training-classes, inspirational conferences, and educational methods of preparation will intensify the work so that a program covering the entire State may be completed in three years.

During the winter an interesting city-wide experiment in simultaneous evangelism was made in Cleveland, Ohio. Twenty churches united in a twelve-day campaign. A well-organized preparation was continued for six months prior to the meetings; twenty visiting helpers were brought to the city for the period. The total average attendance was approximately 4,000, the interest in some of the churches was unprecedented; the total number of decisions above 1,200. It lifted the whole denominational life of the city to a higher level and demonstrated in a beautiful way that the local church is still the center of evangelistic inspiration and effectiveness, and that laymen in goodly numbers can be interested in the business of soul-winning.

During the summer the Department pressed some experiments in summertime evangelism, and the results utterly refuted the notion so prevalent that nothing could be done in the heated season. In one of the hottest Western States the evangelist worked in the remote country districts during July and August and reported no diminution in the attendance as compared with the winter. He writes: "We built an arbor with just a roof overhead. We frequently had an audience of three hundred with nearly a hundred more seated in their automobiles around the arbor. Twenty came forward last night, mostly young married couples." In the city of Detroit our labor evangelist, D. L. Schultz, conducted openair meetings at Grand Circus Park, speaking at the noon hour and in the evening. The audiences at noon represented every nationality and every shade of belief. They were made up of men who had broken with the church years ago, and men who had no interest whatever in the church or the preaching of the gospel. The evening meetings were composed of the same men, with the addition of laboring men free from the day's work, resting in the park. The local committee estimated that in the six weeks fully 25,000 men heard the gospel. More than two hundred were personally interviewed. A hundred men out of work were directed to employment. One hundred and twenty professed conversion, and most of these united with the churches of the city. Pastors, laymen, and young people found this a field and opportunity for most valuable service. In the city of Cleveland the Department cooperated with the city in two months of tent meetings. The results were so gratifying that more elaborate plans are making for the coming summer. The Department is

besought to assist in planning for work in other cities. Requests are pressed for evangelistic effort in summer camps and resorts. Verily the fields are white to the harvest.

It has been a great joy to the general superintendent to be privileged to meet numerous groups of pastors and laymen in fourteen different States during the year and to conduct forty-two conferences on this primary task of the church. He has had the joy of stressing evangelism before several State Conventions, Associations, summer assemblies, and groups of college and theological students. He has also had the privilege of meeting with groups of pastors in quiet retreats where, in intense and very personal ways, the meaning of the Great Commission has been seriously studied. Out of some of these have proceeded blessed influences which have carried over into the churches with quickening

power.

It is not an exaggeration to say that the year has been conspicuous as a year of greater cooperation. Statesmen discussing political world problems have conceded that fundamentally we are dealing with spiritual forces. Social redemption is none other than the unified life of redeemed individuals. Regeneration is a personal matter, and it affects the entire life of the individual. No individual is independent. We are born into society, and the development of our life depends upon it. We are rapidly coming to see that the unifying forces are spiritual. Divisive elements are not vital. This is beautifully illustrated in the growing cooperation among the denominations in evangelism. There are no differences, theological or otherwise, in the fact of soul-winning. Inter-denominational conferences on how best to go about it and do it, were held during the past year in the largest cities of the country, with unsurpassed manifestations of interest. As heretofore, in these our Department has joyfully participated, with large assemblies of our own pastors.

Only partial reports are at hand in tabulated results from our wide field of operations. Accurate statistics seem impossible. From our report that the accessions to the churches will not fall behind those of last year, and the majority of them declare a decided advance. A heartening report comes from many fields that it has been easier to assemble the Christian people in their church houses for the deepening of the spiritual life. A spirit of revival is abroad in the land. To be sure there has been here and there keen disappointment, but the year, taken altogether, has been a wonderful year in growing interest in the things of the kingdom. We never came to the close of a year with so many doors of opportunity open wide, inviting us to come in, never so many asking, "Can you help us next year?"

As we look into the future there are prospects that stimulate and hearten us. The rapid development in spiritual affairs is putting a new emphasis on certain phases of our work which command our careful

consideration.

The new importance which is accorded the local church in evangelistic endeavor compels a restudy of its place in the program of the church year. An ingathering of souls cannot be arranged for over night. It partakes of the similitude of the harvest. There must be the sowingtime and the growing-time before the ripened grain can be harvested. The sower waits upon the movement of the season, wholly beyond his control, yet in every way rewarding his toil. Other things may be accomplished during the growing-time, but the harvest is the time for which he has been waiting and planning. There are seasons of the soul, times when the soul thrills with a mystic quickening which makes it sensitive to the touch of God. Like the seasons in nature they cannot be commanded, they are to be used, and they may be missed altogether. The Bible schools afford a field most enticing, and moreover of greatest importance. When it is estimated that in our Bible schools only twenty-four per cent. of the pupils unite with the church while in the school and only twenty per cent. after leaving the school, and more than half go away without having accepted Christ as Saviour, it becomes of utmost importance that there should be most careful proclamation of the redemptive scheme in such a way as to appeal to young life. Religious education and evangelism should go hand in hand. Two factors constantly stand out in the Bible-school teacher's task; the instruction which imparts information about Christ and the constant effort to awaken to action the desire of the soul to accept Jesus Christ as Saviour and Master. It should be possible for this Department to assist in equipping an adequate teaching force by furnishing to our teacher-training classes, assemblies, and institutes for Bible workers instructors of unquestioned evangelistic spirit and ability.

The situations among the foreign-speaking groups present a clamorous call for attention. There are numerous colonies in our larger towns and cities which are not and cannot adequately be reached by the churches. There is need of itinerant evangelists who can in a more efficient way than can any other method of Christian work helpfully supplement the work of the churches. They ought to be strong men of spiritual clarity and sanity. In a yet more acute form are similar needs among the colored populations in our cities. No single agency at this time could do a greater kingdom service than a well-educated and tactful evangelist who understands the Southern sentiment and at the same time is intelligently conversant with those conditions in the North to which the incoming Negro must conform in his religion as in other matters. Such evangelists

we should have at work now.

A greater emphasis is constantly being placed upon the need of a practical literature. The outreach of the effective evangelist is growing constantly more varied and complex. The Department earnestly desires to supplement his work with adequate helps. The evangelist is in general first of all a revivalist, stimulating the church into more vigorous activity. Early in the year our Society published "A Plan of Church Evangelism," by Rev. York A. King, which was generously used. Repeated calls have come to the Department for a brief hand-book on ways of working, setting forth in brief manner types of evangelistic work adapted to the various departments of the church. It is hoped something of this sort may be forthcoming early in the New Year. The increasing interest on the part of lay workers has called forth from the heart and pen of Dr. Frederick L. Anderson a little brochure on "How to Win Men to Christ." This has been most helpful especially with laymen. Many thousands have been circulated, and the demand for it continues. Our evangelists are realizing that their inspirational work reaches beyond the moment of climactic decision on the part of a young convert. That is but the step over the threshold into the new life which lies open to richest service and achievement. "Pressing the Work of Evangelism in the Sunday School" is suggestive and helpful in reaching the younger generation, but one of the greatest needs of the hour is a hand-book on the culture of the Christian life for young converts—a guide-book leading the way out into the wonderful land of tomorrow. This ought to be the next coming from our press.

The general superintendent expresses continual gratitude for the fine spirit of cooperation accorded him; especially is he indebted to the splendid cordiality of Dr. J. F. Wilcox, whose office force made possible a direct appeal to 3,500 of the members of the Baptist Brotherhood, and to the generosity of Dr. W. E. Chalmers, of the Publication Society, enabling the introduction of evangelistic literature into 2,100 Bible schools of our land. Gradually we are finding the basis for close fellowship in service. Some day we shall move "like a mighty army." There is now a move-

ment in the treetops! From out the unseen comes the command: "Close ranks! March!"

In the center of the battle, while our victories are in sight and the chariot of our Lord moves on to greater conquests, our hearts are stirred as two of our colleagues fall by the way. On May 28, Rev. Fred Berry, of Seattle, Wash., laid down his armor. He had been a most successful director of evangelism for the State of Washington. He was a flaming soul. To him victory was always in sight even in the thick of the fight. Death laid siege to his life and in painful contest hemmed him in on every side, but Fred Berry escaped to the city of refuge in the land of his King. We shall fight better because he fought with us awhile. Rev. N. K. Larson, who served us as a general evangelist under the Norwegian General Conference, was called home August 4. His was, in the main, the life of a missionary, and in his earlier years under pioneer conditions. He endured hardness for his Lord. The summons came to him with almost the suddenness of a trumpet-call. He knew it was the summons from his King, and he went out to meet him with a heart unafraid.

The workers pass, but the mighty work goes on. We stand in the

The workers pass, but the mighty work goes on. We stand in the morning of a great day. A renaissance of spiritual life is moving Central Europe with a force akin to the Reformation. In Australia a revival of Bible reading has been accompanied by marvelous manifestations of spiritual regeneration. England and America are awakening to a new sense of individual obligation in religious affairs. The Spirit of God is moving upon the face of the waters. The hearts of men are wearied with tumult and strife. The evangel of Jesus is the peace of the nations. It is the time for the heralds.

Out of the shadows of the night The world rolls into light It is daybreak everywhere.

DEPARTMENT OF LATIN NORTH AMERICA

CHARLES S. DETWEILER. SUPERINTENDENT

This department has suffered a great loss in the death of Rev. D. A. Wilson, general missionary in Nicaragua. In 1918, after more than thirty years of fruitful service in Mexico and Cuba, he offered to go as our first missionary to lay the foundations of Baptist work in Nicaragua. There he poured out his life in four and a half years of unremitting toil, and was known from one end of the country to another both because of his frequent journeys from town to town and his writings in the press in defense of the evangelical cause. His best monument is the large, well-organized church and Sunday school in Managua.

The departure of Mr. Wilson calls attention to our outstanding need of new recruits. In Nicaragua, Miss E. M. Blackmore of the Woman's Society, because of her long experience and intimate knowledge of the field, is able to attend to the administration of our mission, but in justice to her own work this provisional arrangement ought not to be long continued. In Salvador there is also a vacancy in the post of general missionary. Dr. H. W. Wall, who was appointed for medical work in Puebla, Mexico, was unable to continue because of his wife's health, and once more Doctor Conwell is left alone with burdens too great for his strength. The only new and permanent addition to our force in Latin America this past year has been Dr. T. C. Holland, who has gone to Cuba to take charge of the training of our ministerial students at Cristo. Another missionary teacher is urgently sought to take charge of the boys' department of the Baptist school in Managua, Nicaragua.

An important feature of all our missions is the annual pastors' institute when all of the workers are gathered together for an intensive course of one week's special studies. In Porto Rico and Cuba these summer institutes are held in connection with other denominations, and a special lecturer is invited from abroad. Last July, Dr.. S. G. Neil, of the Publication Society, was the visitor to Porto Rico, giving them special lectures on evangelism, and the superintendent of this department was the special lecturer in Cuba. In addition to these visits to Cuba, the superintendent, in company with Doctor Neil, visited our mission fields in Central America, and in each one institutes were held. On the return home a short stop was made in Jamaica and Cuba.

The Baptist cause in Jamaica has received a new impetus from the cooperation of our Society with the Baptist Missionary Society of Great Britain. Rev. T. I. Stockley, the superintendent of the Jamaica Sustentation Fund, appointed from England, is proving to be the right man in the right place. An English pastor in Jamaica, who has some knowledge of French, has been secured to go in the fall as our first missionary to Haiti. Our cooperation with the Baptists of Jamaica promises to be helpful in the evangelization of our new field in Haiti.

In Porto Rico the past year has been characterized by a notable religious awakening. Almost all of our churches rejoice in larger numbers at all services, and the annual report of the mission shows a gain of 1,000 in the average attendance of our Sunday schools. In a number of places the Sunday school has now outgrown the building. In Ponce they have attained to an attendance of four hundred and are now beginning to work for a second Baptist Church in the city. In Rio Piedras the church has been more successful than ever in making an impression upon the University students. Plans have been made for an addition to the building to accommodate their enlarged Sunday-school classes. The same is true of Caguas. In Santurce the work has long demanded a new building, but the expense is so great that it has not yet been possible to

Three Daily Vacation Bible Schools were held last summer in three different churches, under the direction of missionaries of the Woman's Society. This is a new feature of work in Porto Rico and gives great

promise of further enlargement.

In Cuba the church at Santiago has been added to our list of selfsupporting churches. Plans have now been made for the beginning of a second Baptist church in this city, and a pastor has been designated for it. The Cuban Home Mission Society administered \$4,800 during the past year, an increase of \$800, over the previous year. This important enterprise is of great value in developing self-reliance in the Cuban Baptists. They expect each year to assume heavier burdens, and it is possible that within a very few years the Home Mission Society may turn over to the Cuban. Society full responsibility for all evangelization, retaining only its interestic in the interestic development. ing only its interests in the important educational work at Cristo. spiritual life of our churches has never been better. Mr. and Mrs. F. J. Peters, former missionaries of the Society in Cuba, after an absence of eight years in the pastorate in the States, returned for a six-months' evangelistic campaign with our churches. This campaign has been very fruitful, and it is hoped that it may be continued in the coming fall and winter. Mr. and Mrs. Peters are not officially connected with our Society, but funds for their expenses have been provided from outside

In Saltillo, Mexico, a new boys' school has been opened which is to be a preparatory school for the seminary. A matriculation of 230 boys for the first year indicates how great the demand was for such a school. One new church during the year became self-supporting, namely, the First Baptist Church of Nuevo Laredo. The hospital at Puebla has continued its good work, although with difficulty, because of the continued

ill-health of Doctor Conwell.

In Salvador we have just held our own because of the losses in our force and the lack of a general missionary. Rev. P. T. Chapman is temporarily administering the business of the mission. Progress will be necessarily slow in Central America until missionaries can be found with the teaching gift, who will give themselves to the training of native pastors.

Nicaragua is at present the field of our greatest opportunity. In spite

Nicaragua is at present the field of our greatest opportunity. In spite of the lack of sympathy with our mission, on the part of the government, there has been a steady growth of interest, and many open doors in all parts of the republic. During the year a valuable property has been purchased in the capitol for the opening of a boys' school. The Woman's Society has already had a girls' boarding-school, but boys have been admitted as day-pupils. This institution has grown rapidly, and there has been great demand for a boarding department for boys. Already there are a number of pupils in the high-school grades. As soon as an educational missionary can be secured the boys' department will be organized in the new property just purchased.

DEPARTMENT OF ARCHITECTURE

GEORGE EARNEST MERRILL, ARCHITECT-SECRETARY

The Department of Architecture has, during the past year, served an increasing number of churches in their building operations, and it has endeavored to give the same careful consideration to the project costing four thousand dollars that it has given to the project costing four hundred thousand dollars. Its accumulated experience has enabled the Department to render a more and more efficient and valuable service.

Emery B. Jackson, who joined the departmental staff as associate architect secretary during the fiscal year, is at the head of our planning and designing work, and has so effectively made himself a major factor in the Department that it seems as though he had been with us from the beginning. He brings to the work the rich experience gained during several years of practical work with two foremost architectural firms in America as well as a technical training in approved schools in the United States

and Europe. The work of the Department has included, besides church and church-school buildings, the study of Christian center projects, campus layouts, and school and college buildings. A lecture on modern church schools and equipment, illustrated with stereopticon slides, has been given at several religious educational conferences, and before churches that contemplate more adequate provision for the church school. Conferences have been held in various parts of the United States, and recently the architectsecretary went to Cuba to inspect the buildings of the Home Mission Society there.

It has been found that much time, money, and unnecessary effort can be saved if a building committee will communicate with the Department and obtain its advice at the very beginning of the study of a building problem, when the program is not wholly decided upon and the ideals which are to determine the new or altered structure are not yet wholly formulated. The problems which confront the committee at that time are of prime importance. An initial mistake in solving any one of them will bring a train of further errors, which will oftentimes prove impossible to overcome at a later stage.

The Department seeks to serve building committees as a well-informed

and competent counselor, giving them advice and help in their difficult and unfamiliar problems; as a bureau of information from which they

can obtain a fund of data and facts not elsewhere available; as a source of inspiration and leadership, helping the committee to work out a constructive program, to formulate the needs, and to express the ideals of each individual church.

Its service is unique, as it is not only a specialist in church architecture, but a part of the church itself, thoroughly conversant with its needs and purpose, and fitted to study the problem from the point of view

of the church.

The Department believes that every church building should be intelligently planned, honestly built, and beautiful. It must be intelligently planned because it must be fitted perfectly to house the program of the church for worship, for evangelism, for religious education, and for social work. It must be honestly constructed because it is built with money which must not be wasted in an impermanent structure. It must be beautiful because it is to stand as a symbol of Christian faith and love.

The Department shows how these ideals may be realized. It does not furnish stock plans, but approaches the design of every building as a new and special problem, taking into consideration in its study all the special conditions of site, of climate, of local building customs, and the particular kind of work to which the individual building is to be

adapted.

It visits churches about to build or remodel, studies with them the situation and needs, and assists in the selection of a site. It gives in-formation in regard to equipment, it helps in the selection of an architect,

cooperates with the architect, and advises as to contracts.

The valuable extra service rendered by the Department is greatly appreciated by the churches. Each project is studied with reference to the possibility of future expansion, yet the church pays only from time to time as it undertakes to build, each charge being based upon the estimated cost of that portion of the work erected by the church. Thus the church has the benefit, from the beginning, of an ultimate study, the Department carrying, in the interim, the charges for its services in studying the portion to be built at a later time.

The wisdom of having a good architect for even the smallest building enterprise has been brought to the attention of the churches. An architect should be chosen as an individual chooses a lawyer or a surgeon, for his recognized ability to render professionally a specialized service. A church should choose the best available architect and expect to pay him a standard fee. Reputable architects do not make their contributions to churches in architectural services, and they are too busy to enter into a competition

with other architects in the submission of "trial plans."

Emphasis has been laid upon the fact that the Department is organized for service and operates without profit to itself, and that it does not receive any money from the Home Mission funds raised by the churches. As each study usually costs more than the charge of one per cent. of the estimated cost of the building, the Department could not continue its work if the deficit were not covered by the income on a gift from a generous donor.

A booklet has been prepared describing how the Department functions, and the charges for its service. This, together with blank questionnaire

and agreement forms, is sent to any one interested.

It is a source of real satisfaction to find that the churches have increasing confidence in the service of the Department, and that they are realizing that no problem is too small or too large to submit to the Department for its study. Especially gratifying has been the attitude of several State and City secretaries in referring to the Department for its criticism all projects under their jurisdiction, before sanctioning the building enterprises.

Many buildings planned by the Department are now completed, and it is encouraging to learn from those in charge that these buildings are "a challenge to new purposes."

Respectfully submitted,

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On behalf of the Board of Managers,

CHARLES L. WHITE, Executive Secretary.

D. G. Garabrant, Chairman.

DEPARTMENT OF LATIN AMERICA

EASTERN CUBA MISSION

R. ROUTLEDGE, SUPERINTENDENT

The Cuban Revival

Last year's report contains the following significant sentence, "The signs of a general revival are everywhere in evidence." The present year started out in the spirit of the Manzanillo Convention where earnest prayer had been made that the New Year might be one of great awakening. At that same convention the name of the Rev. Fred J. Peters, a former missionary to Cuba and to Latin America was suggested as the leader of the proposed campaign. It was too late for the expenses of an extra missionary to be included in the year's budget for Cuba, but good friends in the North came to the rescue and the campaign was started. The Cuban churches had promised to entertain them and pay railway expenses during their stay in the republic. No promise of salary was made, but the laborer has proved his worth, and Cuban churches are generous.

The campaign started on its way early in November and has continued for almost six months. And what a campaign it has been, and what marvelous results! More than 1,300 souls have professed faith in Christ—a number equal to more than one-half our total present membership. Churches and pastors have been moved as never before, and the great majority of the churches visited have had large additions to their membership. Perhaps in Cristo, our educational center, the most remarkable results were attained. Practically all of our 150 boarders and large numbers of our day-pupils were converted. From the village also several entire families will unite with the church as a result of this work. Mr. Peters and his good wife make a splendid team, and we are planning to have them with us again next year.

The Struggle for the Independence of Cuban Churches

At the Convention just held, the churches requested The American Baptist Home Mission Society to reduce the amount of help granted them for pastoral support by \$1,000 for the coming year. The financial skies are brightening, and our hopes are high for the future, but the major part of the convention year has been passed under the shadow of hard times. The financial statement given at the close is all the more noteworthy for that very reason.

Our oldest and strongest church numerically, the First Baptist Church of Santiago de Cuba, has just declared for full pastoral support. Camaguey is still going strong. Bayamo after a momentary eclipse has again taken up the burden. Several others have taken one more step on the road that will finally lead them to complete self-support.

The Cuban Home Mission Society

The year has been a prosperous one. All obligations have been met, and a small surplus is left in the treasury. At the present time this Society with the small help of \$600 per year from our Board is caring for the work of our churches on the Baracoa and Santa Cruz del Sur fields. Seven pastors in all thus practically receive their entire support from Cuban sources. The Society has also undertaken new work in Santiago de Cuba. This new work together with the three independent churches already noted will make a total of eleven pastors supported by our Cuban churches.

New Churches Organized During the Year

The following groups of believers have been formed into regular Baptist churches: Santa Isabel de Nipe, Saita, Ceiba Hueca, and Las Piedras.

Colportage Work of the American Baptist Publication Society

The representative of the Publication Society had a good year although he has been handicapped at times by the impossibility of securing sufficient Bibles to meet the demand. We were also cheered by the visit of the general representative of the Field Department of this Society, Doctor Neil. His addresses in our school at Cristo were very much appreciated.

Aggressive Campaign is Planned for Santiago de Cuba

In this fine city of 100,000 we have our oldest and strongest church. There are four missions in connection with the First Church. We have recently secured pastors for the two strongest missions, and we hope ere long to have three strong churches in this growing city. It is also proposed to continue and enlarge our evangelistic campaign till every church and mission on our field has been reached. We are looking forward to a great ingathering. God grant that we may go forward with strong hearts and attempt great things for him.

Educational Work

The past two years have brought financial stress and struggle in every department of mission work, and it was to be expected that the income of our schools would be seriously affected. Nevertheless, up to the present we have been able to meet all of our obligations and in a few cases have bettered our material conditions. Attendance has not yet reached the high-water mark of two years ago but is again decidedly on the up-grade. We expect this year's totals both for income and attendance to show at least a ten per cent. gain over last year's figures. There is one thing of which we are justly proud—the continued success and daily increasing importance of our Upper School or College work. Even in the midst of hard times this department has shown an average yearly increase of twenty-five per cent. The A. B. degree given to graduates of this department is the government requirement for entrance to all professional studies in Cuba. The day is not far distant when a large number of doctors, lawyers, etc., of Eastern Cuba will be graduates of our Colegios Internacionales.

A deep religious earnestness has been manifest throughout the year. This is accounted for to a large extent by the fact that our Bible studies have been better organized than ever before under the able and consecrated leadership of Miss Margaret Renshaw, the representative of the Woman's Board on our staff. Every student in our Cristo school is now following a course of Bible study as an essential part of his school curriculum. A special interest was also taken in the personal religious life of the pupil, thus preparing the way for the revival services already referred to.

Plans for the Future

Buildings must be provided for our Upper School work. We cannot longer continue to live in the overcrowded quarters of the Lower School. As Baptists we can double and treble our efficiency by more adequately caring for our school. You simply must give us room in which to grow and expand. The recent visit of the Board's representatives, Messrs. Detweiler and Merrill, has cheered us greatly and augmented our faith in the future.

We have also been further encouraged by the addition to our mission force of the Rev. T. C. Holland, Th. D. Doctor Holland, who is a graduate of Wake Forest and Louisville, is a man in every way fitted for the important work of the Theological Department to which he has been called. The new course which we propose to give

to our theological students will be a combined arts and theological course equal in intellectual value to the regular Cuban A. B. course. It is also our hope that our normal course will be reopened in September and for this purpose we have asked the Board to send us an expert in normal work. An increasing number of our young women who have finished the A. B. course expect to devote their lives to missionary educational work. We must provide the teacher-training course they will need to get ready for this work.

Primary Schools

These schools have been handicapped by the fact that the Woman's Board have been gradually retiring their forces from Cuba. At one time they had as high as ten missionary teachers on the field. Today only three are left, and we have little hope that the present number will be increased. The General Board came to our rescue last year by appointing Miss Maria Lafita as their first representative on the Frimary School staff. We are expecting them to add two more to the number this year. This together with our own efforts in training teachers will soon solve the problem of supplying trained teachers for our schools.

General Statistics for Both Mission and Educational Work

Number of churches, 62; outstations, 25; English-speaking missionaries, 3; Spanish missionaries, 3; native missionaries—ordained, 11; native missionaries—unordained, 11; baptisms during the year, 228; other additions, 40; losses, 132; present membership, 2,338. Contributed: Pastor's salaries, \$7,969.26; convention, \$480.45; Cuban Home Missions, \$4,250; for all work, \$21,026.58. Church buildings, 35; missionary residences—owned, 15; missionary residences—rented, 8; Value of churches, chapels, etc., \$133,250; value of school property, \$135,000; value of all proyerty, \$268,250; Sunday schools, 57; Sunday school enrolment, 3,437; pupils in High School or advanced work, 153; total pupils, 1,181; students for the ministry, 6; teachers in Upper School, 13; teachers in Primary Schools, 24.

EL SALVADOR

PERCY T. CHAPMAN, ACTING GENERAL MISSIONARY

The great consolation during a year of singular difficulty has been the consciousness that God has been securing the progress of his work. To those who have been connected with it the work of our little printing-press has been most satisfying. Some 76,000 tracts of all kinds have been issued. "El Ideal Cristiano," the organ of the Christian Endeavor, has run into 1,000 numbers. A rather pretentious effort for us was the issue of 1,000 Bible Union Calendars, with a text for every day of the year, which has been received with considerable satisfaction in all parts of the Republic. Some 400 of these were sent to people who regularly receive the organ of our Mission "El Heraldo" each month, and with whom we have otherwise no contact, and several letters of appreciation, and requests for further copies have been received. The following is one of the letters:

"SENORES, EDITORS OF EL HERALDO:

"The motive that obliges me to write to you is my firm purpose of saluting you, and afterwards to thank you for the very 'lovable' pamphlets 'El Heraldo' and 'Calendario de la Union Biblica.' I desire at the same time that you will do me the service of sending me by the next post four calendars more for which I enclose the money."

We have not yet had the pleasure of meeting this and a number of other requests. The little paper "El Heraldo" is of course our pride and joy, and is doing a very

great work in its quiet way all over the country. Almost 9,000 copies have been issued, and it is a twelve-page paper, and goes forth to its friends in a coat of different color each month. The following letter is one of several recently received. It came from a Negro gentleman, who is a hotel proprietor in one of the principal cities of the Republic.

" DEAR MR. CHAPMAN:

"I have received your Heralds sent, and beg to return many thanks. They fully meet my approval; I don't remember how many were sent, because after reading them, I lent some to friends who are desirous of reading them, and were not returned. Anyway, I deem it necessary to send you two colones, which you will please find enclosed. Anticipating my gratefulness to you, for your inexorable attention towards me, I wish the mission's cause an excelsior prosperity and that the children you are heretofore leading with trembling hands, may be found amongst your jewels when you reach the promise land. Hoping you and Mrs. are well, wishing you a prosperous New Year. Please accept my kind regards, while I beg to remain your sincerely——"

Special attention has been given this year to the selling of evangelical literature, and some 936 books and pamphlets have been put into circulation. A considerable proportion of these books has been sold outside our own circle in distant towns and to people hitherto unacquainted with evangelical history and principles. This is in addition to the work of the colporters of The American Baptist Publication Society, who have done a splendid work both in the selling of books and in cooperating with the other agencies of our mission. The work of the American Bible Society has received its quota of attention, and a satisfactory quantity of Bibles, etc., has been sold. More adequate statistics should be available, but the request for this report was unexpected.

It has been a matter of great sorrow to us that through the inadequate staff of our college in Santa Ana the teacher who was to have opened up our school here in San Salvador, and who had made all preparation, even to the matriculation of pupils, had to leave to support the work in the college. The missionaries of the Woman's American Baptist Home Mission Society have aided greatly in our evangelistic and Sunday-school work.

The Rev. John G. Todd, our missionary in Santa Ana, writes, "The Western District of El Salvador has eight churches supplied by one missionary and four employed native workers."

These churches, with the one in the capital city of San Salvador, make up the constituency of the Western Baptist Association of El Salvador, which occupies the territory where the older part of our work has been done. One of these churches, at Amaton, was formed during the year and admitted to the Association at its annual meeting at Izalco in May.

Amaton is the merest village situated on a windy slope, at the foot of Chingo, a great truncated volcanic cone on the border between El Salvador and Guatemala. The people are healthy and happy, and lead a quiet pastoral life. In spite of their apparent isolation, they do not lack neighbors. The frontier hills are full of people, and Amaton represents one of many points which altogether make a considerable country population, and furnish a field for the new church, promising because of the responsive character of the people, who live somewhat out of reach of Romish influences. Close to Amaton is Candelaria, a mission of the Santa Ana church, where Pio Lemus, one of the deacons, gathers a good number on Sundays.

Several months in each year the Association keeps a worker in the field, and will endeavor in 1923 to increase his time to six months. As a partial result of this effort a prosperous group of believers has grown up on the frontier of Honduras at Azacualpa.

The past year has been one of vigorous voluntary effort on the part of licensed native brethren who take out groups from the churches and evangelize the plantations

with a good measure of success. While strong men are lacking, several of our churches are fortunate in possessing willing-hearted volunteers, some of whom will become, and are now becoming useful preachers to their people. These workers, twenty in number, have helped to supply about twenty-four out-stations.

Statistics

English-speaking missionaries, 2; national pastors ordained, 4; national pastors not ordained, 6; churches, 13; out-stations, 29; occasional preaching-places, 62; baptisms, 79; present number of members, 592; Sunday schools, 26; teachers, 60; pupils enrolled, 760; contributions of churches (returns incomplete).

MEXICO

A. B. RUDD, GENERAL MISSIONARY

Intensified Opposition

Last year's report carried a paragraph on the revival of fanaticism in Mexico. During the year just closed this fanaticism has been greatly intensified. The days of martyrdom in Mexico are not yet ended. Only a few days ago, in the State of Mexico, and not far from the nation's capital, a teacher in a Presbyterian school and several of her pupils were brutally beaten for passing a Catholic chapel without doing reverence to the presiding saint. The recent expulsion of Monsenor Felippe, Apostolic Delegate to Mexico, for a double violation of the laws of the land, viz., functioning as a minister, though himself a foreigner, and holding a public service in the open, has naturally aroused the Catholic element against both the government and the Protestants. They are busy seeking something against the Evangelical foreign missionary, that he too may feel the effects of the celebrated "Article 33," which authorizes the President to expel from the country without let or hindrance all pernicious foreigners.

Cooperation Among Mexican Baptists

A recent trip of a month's duration, which included the Pacific and the Gulf Coasts, as well as the Texas border, gave the writer a new idea of the immense dimensions of the Mexican mission field. Though this immense territory is divided between the Northern and the Southern Baptists, there are various cooperative interests, such as schools, the Mexican Baptist Convention, Bible Institutes, etc., which make necessary a considerable intermingling of the missionaries of the two Boards; and this, in turn, contributes no little to uniformity of mission methods, oneness of view, and the strength that comes from unity of action. All Mexican Baptists are united in the Mexican National Baptist Convention, in which is recognized no North, no South—only Mexican Baptists; and in which there exists a high degree of oneness of doctrinal views. The terms, "Fundamentalists" and "Liberals" have not yet found place among us. All Mexican Baptists believe with all their hearts that they have been saved through the blood of the "Lamb of God that taketh away the sin of the world."

The Mexican Convention is doing mission work among the Zapotec Indians in Oaxaca and the Tarascans in Michoacan, supporting in each of these tribes a native preacher. The former mission is within the territory of Northern Baptists, and the writer has recently had the opportunity of seeing something of the good work being done by the missionary, Rev. Samuel Garcia. A church site has been purchased and considerable material gathered for the building, the Mexican Convention bearing the entire costs.

Advance Steps

During the ten years of revolution several of our churches went out of existence. In Cuernavaca and Adjusco organizations have been effected during the present year. In San Felipe, Guanajuato, one of the most fanatical towns of the republic, a little church of seven members has been organized. More than once our worker in this town has had to appeal to the authorities for protection against personal violence.

A primary day-school has been opened in Mexico City on a strictly pay basis, which has far outgrown our expectations, as well as the capacity of the rented building. One hundred and fifty-seven children are crowded into quarters capable of accommodating comfortably one hundred at most. With a suitable building the

number would long ago have reached 250.

Two of our pastors have been ordained during the year. One of these, Rev. Josias Villareal, is a full graduate of Newton Seminary, and after two years of experience on the field, is now taking a special course in the Louisville Seminary with the hope of giving himself later to the developing of Sunday school interests and work among the young people.

A new district association has been organized—"El Oriental"—with seven churches and covering as many states, some of which, however, are no larger than our counties in the homeland, as for instance, the states of Mexico and Tlaxcala. Two

of these churches are within the territory of the Southern Board.

The Neuvo Laredo church has taken a step forward in self-support and since July is paying the entire salary of its pastor, thus giving our mission five of the seven Baptist churches of Mexico which have attained this point. These seven churches have all taken this step within the last five years.

The Monterrey, our banner church, under the fine leadership of Rev. Ernesto Barocio, its wide-awake pastor, has taken steps looking toward the tearing down of its present house of worship, and the erection of a new one to cost some 80,000 pesos (\$40,000), half of which is to be given by the church, and the greater part of which is already in sight.

Educational Interests

Mexico is awakening rapidly to the importance of education. The percentage of illiteracy has been greatly reduced during the last two decades. The present government is exercising itself most creditably to meet the demands for more schools, though even in the Federal District, where presumably the fairest showing is made, there are public schools for only about sixty per cent. of the children of school age. This situation spells opportunity for Northern Baptists—for all evangelicals. The opening in Mexico City of the day-school to which reference has already been made, reveals a situation which challenges the attention of the missionary. Numbers of parents come to our school begging the Principal to admit their children even though the building is overcrowded.

During the year the Woman's Home Mission Society has purchased the splendid building in Puebla of which mention was made in last year's report, and our school in that city is satisfactorily housed. The recent arrival of Miss Obenchain, kindergarten teacher, gives the school a fine quartet of missionary teachers. Miss Raquel Delgado, the first graduate from the Missionary Training Department, is doing good

work in Mexico City.

The other schools of our mission which receive help from the Woman's Society are those in Villa Guadalupe, with some fifty pupils; in Linares, with about the same number; and in Monterrey, with some 300 pupils. The school in Monterrey has through the years been an important factor in the growth of the work in that city, and is sadly in need of a building which will do credit to the great cause toward which it is so nobly contributing.

In Tampico, where for years the pastor has been pleading for help from the Woman's Society for a school, the church during this year opened, and that too without any outside help, a day-school which numbers about fifty, and has contributed

\$625 for its support. This is a splendid record and furnishes an eloquent appeal to the women of our Convention,

A Christian school in every place where we have Christian work, is our motto; and this, not to offset, but to supplement the work of the government schools.

President Alejandor Trevino (who goes to Virginia in June to receive the degree of Doctor of Divinity which has been tendered him by the Trustees of the University of Richmond), sends the following report of our schools in Saltillo:

Annual Report of the Mexican Baptist Seminary

On Monday, the fourth of September, we opened anew the classes of our Seminary, having matriculated forty-two students. Nine of these will graduate at the end of the present session. Brethren J. H. Benson and E. Barocio, members of the Board of Trustees of the Seminary, were present at the opening and spoke appropriate words of advice and encouragement to the students. The Faculty also laid before the students their plans for the new year, and also what would be expected of them.

Besides the brethren already mentioned, the following have also visited the Seminary and addressed the student body: Dr. A. B. Rudd, of Mexico City; Dr. G. R. Hovey, Secretary of Education, of New York; Prof. Augustine Valiz, of El Paso, Tex.; Mr. D. S. Barocio, of Aguascalientes, and Mr. Juan Pascoe, pastor of the Methodist church of this city.

An interesting fact in connection with the Seminary, is the opening of the high school where our young ministers, as well as those who propose to enter other callings, can take their literary studies. Hitherto, both the literary and the theological studies were given in the Seminary. Because of the inconvenience of this plan, it was urged that this school be established. The Board kindly acceded to our request and on the fourth of September this school, with a primary annex, was opened.

The success of this school has fully met our expectations. Up to the present, 230 have matriculated in the two departments, eighty of whom are boarders. With its ten professors, we predict for it a brilliant future. The school occupies the fine edifice known as the "Madero Institute," which has recently been returned to us by the authorities, and which will easily accommodate one hundred boarders. The plan of studies has been adjusted to that of the best schools of that grade, so that our students can enter any professional school after having completed our course.

Another encouraging feature is the coming of two new missionaries, Rev. and Mrs. C. W. Branch, sent by the Richmond Board. They are young, consecrated, and attractive, and are just now working at the language, preparing themselves thus for

teaching in the near future.

We hope to open next session a correspondence school in connection with the Seminary, and so give all our workers opportunity for better preparation. Thus, through our Seminary, our Bible Institute, and our School of Correspondence, we shall have ere long a well-prepared ministry.

When we shall have the new buildings which the Boards propose to erect for our schools, we shall be well equipped for the important educational work which

we are doing in this city for the glory of God.

The Christian people of the States who are contributing for this work, may be assured that their money is being well used for the redemption of the Mexican people.

(Signed) ALEJANDRO TREVINO.

A Concluding Word

Mexico's present Government has not been recognized by that of the United States, but what is far more distressing, Mexico's spiritual needs have not yet been fully recognized by the Baptists of the homeland. There has recently been a discussion in the evangelical press of Mexico as to the priority of Baptists or Methodists in establishing mission work in Mexico. Even if Baptist priority should be established, the humiliating confession must be made that other denominations have outstripped us in the zeal with which they have pushed missionary operations. Baptists, and especially Northern Baptists, need to bestir themselves.

Statistics

One new church organized; present number of churches, 22; number of outstations, 38; Mexican preachers (ordained), 15; Mexican preachers (unordained), 9; American missionaries (including Doctor Conwell), 3; baptisms, 214; present membership, 1,869; contributed for pastor's salary, \$7,509.64; contributed for all objects, \$15,751.47; number of Sunday schools, 35; Sunday-school enrolment, 1,360.

NICARAGUA

The death of General Missionary D. A. Wilson, February 24, 1923, has left the Society without an American missionary in this republic. Miss Eleanor M. Blackmore of the Woman's Society has graciously consented to act as our mission treasurer and to supervise the work of the national pastors, until a new general missionary is secured. Fortunately our largest work, the church and Sunday school in Managua, which more than any other is a monument to the faithful service of Mr. Wilson, will be well cared for by Rev. Arturo Parajon, who returned last summer from his four-year period of training in Mexico. With the help of the capable and consecrated wife whom he brought back with him, he will be able to give good service to this strong church.

Of the eighteen divisions or departments of Nicaragua we are occupying the leading towns in five, and some of our members removing from these centers for the sake of employment have started meetings in mining-towns in two other departments. Six men have given considerable time without salary as local preachers. There has been an increase in offerings and in attendance upon Sunday schools. The great hope of the Mission is that this year a church building may be begun in Managua.

As Nicaragua had no evangelical paper published within its border, Mr. Wilson two months before his death founded La Antorcha, a monthly periodical. The pastors

with commendable zeal are endeavoring to continue this.

A good property comprising four acres of land and two buildings was acquired during the past year, to become the boys' department of the school already begun by the Woman's Society. Government recognition has been obtained for the high school in Managua. A full course with diploma can now be offered. The day-schools of the Woman's Board have increased in numbers and efficiency, and are providing an intelligent constituency for our Sunday schools and churches, thus making more urgent the need of a trained ministry.

Statistics

One American missionary; native pastors, 6; one native pastor ordained; churches, 7; outstations, 20; rented halls or rooms, 9; one building owned and used by the mission; present membership, 275; sermons preached, 1,019; other meetings held or addresses delivered, 727; pastoral visits, 4,048; baptisms, 44; Bible and Testaments distributed, pages, 1,060; religious tracts distributed, pages, 96,200; Sunday schools, 9; present enrolment, 603; average attendance, 479; total contributions, \$833.21.

PORTO RICO

GEORGE A. RIGGS, GENERAL MISSIONARY

Two things stand out especially clear—a shortage of workers and a very marked development of the work. Your general missionary is, besides caring for his regular work, caring for the San Juan district (which has been without a district missionary

for over a year), acting as pastor of the important church in the University town of Rio Piedras, and teaching in the Theological Seminary. The development of the work has created a second need, that of buildings sufficiently large and properly arranged to care for the increased numbers that are attending our services.

As has been my custom, I have invited several missionaries, Continental and Porto Rican, to contribute to this report. Rev. Herbert Ford, of the Caguas-Cayey district, reports progress on his field, in the following manner:

"This year has been marked by a large increase in Sunday-school attendance and the development of several branch Sunday schools. The Caguas church now has five schools, there have been one hundred and ten baptisms, and there are approximately fifty approved candidates who will be baptized very soon. Spiritually, this has been one of our best years, and also the financial results have been excellent for a lean year. Two near-by country churches were consolidated and a new chapel built, land also being purchased with the intention to settle a resident pastor. Another small church within walking distance of a town has united with the town church. These changes make for efficiency in view of the dearth of pastors. Cayey is on the point of assuming entire self-support. The country church of Toita, organized near the close of last year, is in a flourishing condition. A clinic has been started at Caguas with the cooperation of Doctor Wycoff of the Congregational Mission. Our greatest needs-are one town and one country pastor and at least two trained women workers. Additions at Caguas and Cedros for Sunday-school purposes are absolutely essential, and scarcely less so is a chapel at Rio Canas. Other needs that cannot be long postponed are a new church building at Aguas Buenas and parsonages at Cidra and Juncos."

Rev. S. S. Huse, Jr., of the Ponce district, is much briefer in his report than the work on his field really deserves. "The most outstanding development among the churches of the Ponce district has been the growth of the Sunday schools. Ponce and Ponce Playa each need greatly enlarged accommodations for Sunday-school classes, and Yauco needs a new church building. There has been an encouraging interest in getting new subscriptions to 'Puerto Rico Evangelico.' In one country village it was found that there are three daily papers taken, and twenty copies of 'Puerto Rico Evangelico,' and fifteen copies of 'El Obrero Bautista.'

"The business depression has been severely felt, and the contributions will probably be somewhat less than last year, but they represent better-organized and more sacrificial giving. Our country churches are still our weak point for lack of resident pastors. Reports received to date show a gain in membership during the year."

Brother Huse really has the hardest district in the Island to care for, both because of its largeness and because he has so much country territory. Another drawback to successful development of his field is the rather worse economic condition than on the other two districts.

The work on the San Juan district is prospering. Santuree and Rio Piedras have long since outgrown their buildings. Rio Piedras is the University town, and is growing with a rapidity not seen in any other town in the Island. There are six Sunday schools held in various barrios near the town. In the month of February there was an average attendance of four hundred. This church was third in the number of baptisms of all on the Island, and fifty are now in training. Miss Lake, of Ponce, our Continental worker longest in service, reports especially for the work in the Ponce church, which is one of our oldest with the largest and most thoroughly graded Bible school found in any of our churches. She says: "From year to year we see growth along some lines in our work while in others we seem to be at a standstill. Our Girls' World Wide Guild is doing a good work. They are enthusiastic, and it is a great opportunity to be able to come in touch with the fifty or more girls who compose its membership. The church is vitally interested in a plan to build a chapel in a new addition to the city, and many of the members are working and giving liberally for its realization.

"Our Sunday school has outgrown its accommodations, and we are sadly in need of a new building for classrooms and a social center."

Native Mission

This year I have asked the worker employed by the Porto Rican Association of Churches, to tell us about the work done by the Association through him. I might say that he has a large country field, very mountainous in character and difficult of thorough cultivation, but that he is doing a very successful work. He says that during the year his work has increased from forty-six members to eighty-six. Thirty-three of those received into the church were admitted by baptism. Many others who formerly had no interest in Christianity have become friends of the gospel and are attending the services. Under the point of liberality he speaks of the poverty of the members, but withal of a substantial increase in offerings during the past year. The average per member was close to \$5.00. In view of the fact that many are not landowners, this indeed speaks well for their liberality.

Young Woman's Training School

Miss Martha Howell, the Directress of our new Training School under the Women's Board, reports as follows:

"For some time a great need has been felt for trained young women for the work in Porto Rico and other Latin-American fields. In September, 1922, the Baptist Missionary Training School of Porto Rico was opened in Rio Piedras with three students of high school rank in attendance. These young women have had a most successful year in study and practise work. The courses are given both in Spanish and English, a good knowledge of the latter giving the students access to a wide range of books and periodicals, an advantage not generally had in other Latin countries.

"The Rio Piedras church and surrounding stations offer an aunual field for these students. During the year they have organized the primary department of the Sunday school, giving regular missionary instruction in the same, have helped in women's meetings, helped in young people's work, and visited regularly in many houses throughout the school year. This has not only met the need in this the University town of Porto Rico, but has given the missionary training students wide experience and practise. The Training School Home has also during the year cared for a few Christian university students, whose earnest student life has contributed much to the tone of the school. Present indications promise a large number of Training School students for next year."

Seminary

With respect to the work in the Seminary, I would say that in this, our third year of cooperation, we find the work still prospering and that in spite of difficulties. The Methodists have no professor this year, and our Baptist professor is in far from robust health. Three graduate students and your general missionary are aiding in the teaching. The building is full almost to the limit of its capacity. I am sorry to have to say that the Baptists have only two students in the Seminary this year, though we have three others in the preparatory school. One of our boys in the Seminary will graduate both from the college and the seminary next year, obtaining the degree of B. A. from the college and diploma from the Seminary. This will be our first native worker to obtain a college degree. From now on we trust that most of our young men preparing for the ministry may in some way fully complete their studies. We are woefully short of helpers, and a call has been sent out to the churches, urging earnest and constant prayer that the Lord may raise up workers. We believe our prayers are being answered and expect four or five new students for the ministry for the next school year. Unfortunately, most of these young men must be given scholarships through several of the grades, the high school, and such college work as they may take, and then the Seminary. We have no preparatory school in which to give the preliminary training. Since in almost every case they are unable to take their preparatory work in the public schools, we are obliged to send them to a Presbyterian preparatory school. While we feel grateful for the privileges of this school, we recognize that it does not make for the continuance of Baptist work. The Christian influence in this school is also decidedly Presbyterian in government and practise. If we expect to continue Baptist work in the Island, it is absolutely necessary that we establish a Baptist preparatory school. Every day lost in this respect is a distinct and decided loss for Baptist influence. One of the most suitable locations in the whole Island is now available for such a schood. We may have the land as a gift, on condition of starting this school and a hospital, both of which are greatly needed. Such a school under proper management would be a real feeder to the Seminary. We look to our Baptist constituency for a prompt supply of this most urgent need.

Items of Interest

Before closing this report, I wish to call attention to one or two things of outstanding interest. First, we have reached the greatest membership in the history of the Mission. The largest number previously reported was in 1913. From that date through a cleansing process we have had a small net loss almost every year, in spite of considerable additions each year. We had a gain the past year of 191 over the previous year, and a gain of sixty-three over the highest previous number reported.

Second, in spite of present financial depression, the total offerings for the year

are about the same as last year.

Third, we have three churches on the Island which receive no aid from our Home Mission Society. Two of these churches have been previously reported as self-supporting churches. The third one has not been mentioned as a self-supporting church, but it is a church sustained by the churches of Porto Rico. If we include the salaries in these three churches, which receive no aid from the Home Mission Society, we find that forty-three per cent. of the amount assigned for salaries of native pastors is paid by the native churches. This is considerably beyond what any other Mission in Porto Rico has reached.

In view of what the native churches have done and are doing, and in view of the urgent need for enlarged equipment to meet the marvelously increased attendance, we feel fully justified in most earnestly requesting our Northern churches to come to our aid. The increased average attendance in our Bible schools is one thousand over that of last year. The increase in the other services is scarcely less marked.

Statistics

Present number of churches, 46; number of outstations, 67; English-speaking missionaries (ordained), 4; Porto Rican missionaries (ordained), 10; Porto Rican missionaries (unordained), 13; Porto Rican pastors of self-supporting churches, 3; baptism during the year, 292; received by letter and expérience during year, 140; losses by letter, separations, death, 200; Total number of members March 1, 1923, 2,467; net gain, 191; Bibles and Testaments distributed by workers, 448; pages of tracts, 113,140; pastoral visits by native pastors, 24,338; contributions for all work, \$15,506.34; present number of church edifices and chapels, 42; missionary residences owned by the Society, 12; missionary residences rented by the Society, 2; number of Bible schools, 82; average attendance, 4,478; training-school for pastors, 1; teachers for full time, 1; value churches, parsonages, and grounds, \$288,850; value of school property, \$40,000; students for the ministry, 5; contributed during the year for pastoral support, \$7,743.79.

DEPARTMENT OF EVANGELISM

AND THE REPORT OF

SUPERINTENDENT OF EVANGELISM FOR COLORADO

REV. E. M. STEADMAN

The past year has been fraught with rich blessings, for in many ways it has been the best year of my history. Early in the fall a meeting was held at Glen, in Eastern Colorado, when a goodly number found Christ. At the close a church was organized, and Rev. S. T. Magill was called as pastor. This church is in an outlying district, twenty-two miles from any other church, and has a bright prospect for the future.

Another church was organized at Bijou Valley with Rev. T. W. Ellis as pastor. This church is also in an outlying district, being twenty miles from any other church,

and in a needy community.

During the month of January a revival meeting was held at Alamosa. Several years before, this church had severed its connection with the State Board. Through bad leadership a number had been excluded from the church, and the membership was in a scattered condition. Within a week after the meetings started the church recinded a number of bad resolutions and again united with the State Board for the work of the kingdom. During the meetings thirty-four united with the church, and a harmonious feeling was restored among the churches of the town. Rev. T. S. Kelly, who has been pastor at Lamar for the past fourteen years, has accepted the pastorate of this church, and we believe it will now rank among the best churches of our State.

Our next meeting was at Hooper, where we had held three series of meetings previous to this. In two weeks thirty-four accepted Christ, and twenty-four were received for baptism. In the four series of meetings at this place one hundred and twenty-one have united with the church.

During the year a number of very elderly people have been converted, and have

had other marked experiences which we have no space to relate here.

In all, during the year, we have held 431 public meetings; traveled 7,479 miles; attended 52 church schools; made 911 religious visits, and held 62 children's meetings. Three hundred and twenty-six have made profession; 164 have been received for baptism; 86 have been received by letter and statement, and a number of B. Y. P. U. Societies have been reorganized.

Increase over last year: 45 baptisms; 22 received by letter and experience; 160 professions.

DIRECTOR OF EVANGELISM FOR IDAHO

REV. E. L. MILLS

The year has been one to try our faith and patience. Many of our churches have been in a disturbed condition theologically and financially throughout the year, making an evangelistic atmosphere most difficult. We are not without some loyal churches and pastors who have constantly sounded out the evangelistic note and have enjoyed blessed results.

We regret to report a year of lesser apparent victories than last year, although a spirit of revival has come upon several of our churches, and a deeper spiritual life has been manifest in larger congregations and Bible schools, and in giving.

As many meetings have been held, but it has been difficult to enlist the churchmembers in the actual work of soul-winning. We have especially stressed the organization of personal workers. Where the churches have cooperated earnestly most encouraging results have followed. In these churches baptisms and accessions have occurred continuously. We have hopes that this method of evangelistic effort can be largely extended the coming year. There are three things we are stedfastly pursuing:

First, To create in all the churches the desire and spirit for perennial ingathering. Second, To persuade each church to set apart some period in the year for soul-winning. Thus far not more than eighty per cent. of the churches make this a necessary part of their year's program.

Third, To persuade the churches to adopt a State program into which all the churches can participate and thus lift the spiritual life of the entire State. Lack

of cooperation is our weakness.

SUPERINTENDENT OF EVANGELISM FOR ILLINOIS

REV. F. M. DUNK

There can be no question raised as to the need of a thorough evangelism. We see people on every hand firmly entrenched in sin, with a disregard for the claims of God upon the life, and an ever-growing worldliness encroaching upon things divine, that appalls us.

The work of evangelism has been kept well to the front in all religious activities in Illinois. A large percentage of our churches have held evangelistic meetings either with or without outside assistance. A goodly number of pastors have assisted each other with very gratifying results.

The State evangelist has been kept fully occupied holding meetings in every quarter of the State. Twelve series of meetings have been held during the year,

beside a number of week-end meetings.

In connection with his work the evangelist has delivered three hundred and twenty-four sermons and addresses; made four hundred and fifty-three personal visits; witnessed nearly two hundred conversions, one hundred and seventy-one of these having united with the church.

The writer makes much of gospel song in his meetings, and has conducted over two hundred song services and rendered nearly four hundred gospel solos.

Meetings have been held in factories and shops. A very interesting meeting was held in a steel works at midnight. Addresses have been made before high schools, colleges, and business men's organizations; all with the one object of promoting the gospel of our Lord and Saviour.

As a result of our meetings more than a score of young people have dedicated

themselves to God for definite Christian service.

In the work of evangelism today, one finds the ground of approach very difficult; and one of the great problems we are facing is the ground of appeal. Personally, in trying to meet this, we have laid increasing emphasis upon individual responsibility, on one hand, and a righteous and sovereign God on the other hand, to whom all life must be answerable.

Alongside of this tremendous stream of godlessness we have noticed with satisfaction an ever-deepening spirit of earnestness and desire for godliness among our people, and a great work of grace is on in many quarters among our young people.

LABOR EVANGELIST

REV. D. L. SCHULTZ

During the past year my work has been full of interest, both because of the various phases and the results obtained. Many have found Christ as their personal Saviour; others, who have been Christians, have taken a more definite stand for Christ, and have entered into the work of the church and the kingdom more heartily than ever before. Several young men have decided for the ministry and missionary work, while several young women have taken up special studies to prepare themselves for greater Christian service.

It has been my privilege to speak to men and women of all walks of life: miners, laboring men, silk workers, railroad men, hosiery workers, machinists, and a number

of other tradesmen. Everywhere I have gone I have found these working people anxious to listen to the gospel message. A large number requested prayer, and some have decided for Christ in the workshop before their fellow workmen.

In several prisons where I have spoken the word of Christ I have had a good hearing. After the gospel appeal and song, which moved the emotions of many, for a number of the men stood and wept, many requested prayer and some have definitely accepted Christ as their Saviour.

Of the number of places visited, I can only mention several because of space.

At the Bethany church in Camden, New Jersey, I conducted a series of meetings for two weeks. Some very valuable additions were added to the church. Several railroad men and their wives accepted Christ. After their baptism they became fine workers and are doing some good work.

At East Stroudsburg, Pa., it was my privilege to conduct a series of two-weeks meetings in different mills and shops. The audiences in the factories at noonhours were full of interest, and a number who became interested at these noon meetings attended the meetings in the evenings and accepted Christ as their Saviour and were baptized. Most of the people who accepted Christ had not been interested in any of the churches of the town. The mill-owners assisted greatly in making the meetings a success. The pastors spoke of the good that these meetings did for the community. Here at Stroudsburg, I held twenty personal conversations with traveling men at the hotel, eight of whom professed to have accepted Christ in days gone by, but had wandered away, and now returned to their faith.

As the result of preaching the gospel for two weeks at Woodland, Pa., a large steel-mill town, a number of professions were made and a number baptized. A Chinese Bible school was organized; a personal workers league was formed with over thirty members of the church uniting for definite personal work.

During the summer I spent six weeks preaching in the open air in Detroit, Michigan. At the Grand Circus Park I conducted metings every noon-hour. Over one hundred men accepted Christ, and over three hundred men requested prayer; two hundred sought a personal interview. We found employment for one hundred men who were out of work, and twenty men who were separated from their families were reconciled with their dear ones. A large number of open-air meetings were also held in other parks and on street corners of the city.

In Cleveland, Ohio, I conducted two series of tent meetings. One with the Nottingham Baptist Church, which resulted in many new members. The other was with the Superior Avenue Baptist Church. A number of young people professed conversion and united with both the English- and Croatian-speaking churches.

DIRECTOR OF EVANGELISM FOR MICHIGAN

REV. F. L. CURREY

In a conference with the general director of the Convention last June it was thought best to devote much time and thought to evangelism among our State mission churches. That is, churches receiving aid from our mission funds. Consequently, in shaping our program for the year we have had these churches especially in mind, and more than fifty evangelistic campaigns have been held on State mission fields and in small, and in some instances, weak and discouraged churches. All of these campaigns have been of the most helpful and instructive kind, resulting in additional spiritual and numerical strength in every case.

I have space to mention only one or two outstanding campaigns in the smallest of these churches. North Branch was one of the weakest and most discouraged fields in our State for many years. Pastor Ferguson writes that the two-weeks campaign resulted in fifty-two decisions for Christ. Two all-day prayer-meetings were held beginning at 7.30 in the morning and merging into the evening service at 7.45. Through these wonderful all-day meetings the Holy Spirit came in resistless power upon the community, and the church is rejoicing in the greatest evangelistic victory of its history.

The little church at Fennville was closed for many years and reopened about four years ago. A successful evangelistic meeting was held a little more than one year ago resulting in such an enlargement of congregation and Sunday school as to necessitate an addition to the church building, but the evangelistic campaign of March this year has broken all previous records, with sixty-nine decisions for Christ in ten days, and on one afternoon the pastor baptized twenty-five, mostly of high-school age. Other baptismal services have followed and Fennville is now the leading church in the community.

Associational Campaigns. Four Associational simultaneous campaigns have been held as follows: Osceola, November 5 to 19; Shiawassee, January 14 to 28; Huron, February 11 to 25; Wayne, March 11 to 25. These four great Associational campaigns reached large sections of our State and were uniformly blessed of God in the saving of many souls, and in unifying and stimulating our denominational work.

Conferences. We have held during the year a number of very helpful and inspiring conferences with the pastors and various Associations. In one case we had a two-day conference with every pastor present except one, and he was unavoidably detained. In these conferences the whole problem of evangelism was carefully and thoughtfully considered. Much time was given to prayer, resulting in a deeper spirit of unity and cooperation. In connection with the regional conferences held throughout the State in January a prominent place was given to the consideration of the evangelistic needs of our State.

Rev. J. J. Pease has been employed by the Convention since last September, devoting all his time to the work of evangelism. He is a young man of unusual gifts and consecration. Evangelists Littrell and Moody are now engaged in their thirteenth campaign in this State during the year. In the first twelve of these campaigns they had 700 decisions for Christ. They are working largely under the direction of our State department of evangelism. Rev. H. P. Hoskins, of Lansing, also working under the direction of this department has conducted six very successful campaigns in the State. Rev. A. N. Fields, of Reed City, has been employed most of the year to work in the upper part of the lower peninsula and has reported fourteen very successful campaigns. Rev. C. R. Jones, our State Convention missionary for the upper peninsula, has held a large number of very successful evangelistic meetings.

We have not space to mention very many other worthy men who have cooperated with us in conducting meetings during the year. We must not overlook an increasing number of efficient and consecrated pastors who have been willing to leave their own field to conduct campaigns during the year. In our evangelistic program we have made a specialty of securing the cooperation of pastors. In the great cause of evangelism one of the very interesting and helpful features of our work has been the pastoral exchange.

We consider the year ending May 1, 1923, as one of the very best in the work of evangelism in the history of our Convention.

In our State Convention program at Hillsdale from May 14 to 17 an entire afternoon will be devoted to a conference on evangelism. We are now looking forward with great hope for a most successful year in the supreme cause of evangelism.

EVANGELIST-AT-LARGE IN THE MIDDLE WEST

REV. WILSON MILLS

The State of Nebraska has been the field of my endeavors throughout the entire past year. Our special evangelistic campaign has been organized and conducted along the following lines:

As preparatory to the great work of the meeting themselves we began in May to hold week-end meetings with pastorless churches, giving them all the encouragement and help possible. These meetings were greatly appreciated and gave them a spiritual uplift. At the Assembly in Grand Island in July, it was my good fortune to have a class in evangelism and also to conduct the devotional services at the

morning hour. This gathering gave me a splendid opportunity to meet the pastors of the State and provided an excellent place for conferences and for working out our plans for the evangelistic campaign in the autumn. The meetings of the Associations during the summer gave me another chance to present evangelism, hold conferences, and to organize the individual Associations for the coming campaign. A Committee on Evangelism was appointed in each Association to cooperate with the evangelist and other State workers in the prosecution of our program of evangelism. We secured the promise of many pastors and some laymen to be ready to respond for help in some neighboring church.

Our plan was to hold a special evangelistic series of meetings in every Baptist church in the State of Nebraska before the end of the year. The evangelistic meetings proper cannot begin much before September, and in this district they usually close with the Easter services. Many of the churches are making very much of the pre-Easter campaign and the results seem to justify the plan. However we cannot all wait until that period.

Since the last of September I have been constantly in special meetings, giving about three Sundays to each church, and frequently going right from one church to another without stopping for a day to rest, for it would seem that all the churches want the evangelist at the same time. These special meetings that I have held have all been with the small and weak churches, but the results have been in most cases above expectations. We have not aimed to create an evangelistic boom but to do a constructive work. More thought as to the lasting quality of the results than as to the quantity. I have at all times endeavored to preach the gospel of salvation to the lost in such a manner that the lost might find Jesus Christ; that those who have grown cold and gone aside from the church might find their way back to Christ and the church; that those who are true to their Lord might be inspired, enthused, and prepared to go out and win people to Christ, and that some might hear the call of God to special life-service. Many are responding to the call for a life-service in same definite line of Christian work.

I am holding, on an average, three meetings each day. Two sermons, one Bible study, and one prayer-meeting. It requires some time to get a church ready for evangelistic services. The Middle West district has so many small churches and many of them pastorless. Unless one is willing to help these weak and out of the way places, the life of the church will be a matter of only a short time.

In closing this brief report it is fitting to say that in every place a hearty response was given me, and a deep appreciation was expressed in behalf of the help obtained through Dr. F. H. Stilwell and our American Baptist Home Mission Society.

DIRECTOR OF EVANGELISM FOR NEW ENGLAND STATES

REV. YORK A. KING

The revival of the local church so persistently advocated during the last few years, is beginning to bear fruit beyond our fondest hopes. Since our last annual report we have succeeded in getting this subject prominently before five or six State Conventions, twenty-two Ministers' Conferences, twenty-seven Associations, fifty-two evangelistic conferences, conducted special meetings in five States, nineteen different cities and towns (frequently several churches uniting, ten in one town, often other denominations heartily cooperating with our Baptist brethren), twenty-eight special children's meetings, thirty-two young people's meetings, "Census-taking and Witnessing Day" services in thirty-three Bible schools, two hundred and sixty-four sermons and addresses in as many different services, and one hundred and seventeen after-meetings. All of this involved the writing of about fifteen hundred letters and post-cards and traveling nearly seven thousand miles.

Though the pastors, with whom I have conducted meetings, have reported only four hundred and eighty-seven baptisms, there have been more than twelve hundred who have publicly acknowledged faith in Christ as their personal Saviour and approxi-

mately four thousand Christians who have declared their desire for more complete consecration to Christian service, especially that of soul-winning. And in each church we have left a large group, often the most prominent members, who have definitely entered into covenant with each other, and with God, to carry on this New Testament plan of church evangelism.

With the exception of a few open dates, the New England director has his time booked up for most of the coming year. He will attend all of the Associations in Maine, New Hampshire, and Vermont, and devote considerable time in those three States assisting the pastors and churches in conducting revival meetings. His work is greatly handicapped by not having a competent singer with him in all his meetings. He would like to have sufficient funds with which to purchase a tent for conducting meetings through the summer months, especially in some of the more rural communities, and carrying forward other plans which seem imperative to a fuller development of the evangelistic spirit in his district. If some reader of this statement should be led by the Holy Spirit to designate sufficient money to the Department of Evangelism of The American Baptist Home Mission Society for this work in New England the director's heart would be glad and the kingdom greatly advanced.

SUPERINTENDENT OF EVANGELISM FOR NEW JERSEY

REV. J. E. R. FOLSOM

In reviewing the work of evangelism for the past year we note much that is encouraging. There has been a gain in baptisms each year for the past four years, the past year's gain being twelve per cent.

We learn the following facts from a questionnaire sent to the churches covering the first six months of the Convention year, from October 1, 1922, to April 1, 1923: Of the 198 questionnaires returned, 157, or eighty-two per cent., had baptisms; total baptized being 1,782; of this number 1,217 were from the Sunday school; 902 were baptized on Easter; total number received was 2,688; 91 of the churches held special meetings.

Many of our churches have been obliged to defer their carefully and prayerfully planned evangelistic services on account of the coal shortage, having to discontinue all services except on Sundays. Some churches have had to give up all the services in the church. Even churches lfaving coal did not feel justified in using it when there were families suffering for the want of fuel. Added to this, the extremely cold and stormy weather and bad roads, with an unusual amount of sickness, have greatly handicapped the work of evangelism.

In the fall a suggestive evangelistic program was prepared and sent to each pastor and Sunday school superintendent with samples of over fifty pieces of literature to help the churches put over their program of evangelism. The churches have ordered over 34,000 pieces. Calls for this literature have come from five other States.

The superintendent of evangelism has held a number of conferences and conducted meetings with the foreign-speaking churches and also the colored churches, working with the state superintendent of the colored churches. This help has been greatly appreciated.

A new feature of the year has been the preparation of a stereopticon lecture with over sixty slides on the "Work of Evangelism and the Growth of the Kingdom." This lecture was prepared with the thought of presenting it at the church prayer-meetings only, but after giving it a few times it was the united opinion of the pastors hearing it that it was a mistake to confine it to the prayer-meetings. They believed it should be given on Sunday evenings in order to reach the largest number possible, not only of the churched but of the unchurched. The lecture is now booked for Sunday evenings for months in advance.

We believe the Association is being recognized more and more as one of the imoprtant units in our Baptist organization and especially so in the work of evangelism. This is seen in the growing interest of the Evangelistic Committee of the Associations and the deeper interest that the stronger churches are taking in the weak ones. The

convictoin is also growing, not only with the pastors but the churches as a whole, that the supreme business of the church as well as the individual Christians is to save lost men and women for whom Christ died. We have a growing conviction that the most important work of the state superintendent of evangelism is to keep before the pastors and churches the necessity of making the work of soul-saving the first and supreme business of the church. This we have tried to do by personal interview, through the church and Associational conferences, seeing that the pastors are furnished with the latest and best books on the work of evangelism, through the evangelistic library of over forty volumes, supplying of evangelistic literature, seeing to it that evangelism has a prominent place in the Association and State program and making a large use of the State and denominational papers.

DIRECTOR OF EVANGELISM FOR NEW YORK STATE

REV. H. WYSE JONES

In the kind providence of my God, recognizing and giving thanks for his wondrous grace, I most respectfully submit my annual report on evangelism from May 1, 1922 to May 1, 1923.

During the year ten evangelists have regularly engaged in the work under my direction. Three others, who were formerly with me, have held a few meetings.

These evangelists have conducted 101 campaigns; supplied 18 churches. They reported 3,213 confessions of faith; 3,943 reconsecrations to Christ; 962 baptisms, with many more to follow; 440 enlistments for life-service; and \$21,698.16 raised for the support of the work.

Let it be noted that some of the campaigns held were with other than Baptist churches, and some were union meetings. This will account in some measure for the small number of baptisms in proportion to the number confessing Christ. Another reason, too, is the fact that the evangelists necessarily leave the fields before the converts are gathered in, and then it is very difficult to get accurate reports later. The splendid reports from these campaigns are all the more gratifying, however, when it is remembered that the extremely cold winter, deep snows, bad roads, coal shortage, and wide-spread sickness were a positive hindrance to the best success, especially among the country churches.

Let me especially call attention to the fact that notwithstanding strikes, extreme fuel prices, high taxes, and other heavy expenses, the department of evangelism in the State is almost wholly self-supporting. Even an approximate summary of the work indicates how thoroughly the churches have appreciated the work of the evangelists, and how magnificently they have responded with their financial aid. The churches which have paid the price of evangelistic meetings both spiritually and financially have received by baptism the largest numbers. It is not hard to see that special evangelistic meetings are not only necessary for the gathering in of the lost in any community, but quite as necessary to keep alive and active the churches throughout the land.

During the year, your director has visited and addressed twenty Associational gatherings, supplied ten different churches, conducted nine evangelistic conferences, written ten articles for publication, taught ten days in the pastors' school at Cook Academy, conducted ten evangelistic campaigns, and raised \$1,808.56 for the work. Besides these specials, I have kept nine evangelists besides myself dated ahead most of the time, attended to the exceedingly heavy correspondence necessary, prepared literature for distribution throughout the field, addressed many ministers' conferences, and was permitted to attend both the Northern Baptist and the State conventions. In all these ways of service I have been joyously happy at my task, have rejoiced in the delightful fellowship with many pastors and with the leaders in our great denomination.

The nine evangelists that have served so splendidly with the director during the past year, and are to continue with the department are: F. C. Slocum, S. E. Lewis, Harold Strathearn, Justin D. Field, J. Milton Harris, T. LeRoy Muir, Ellery G. Aldridge, Miss Frieda M. Ehrlich, Mrs. M. R. Danforth.

The associate evangelists have been: Prof. Arnold, Mr. Phipps, Mr. Gillis, Prof. Kaufman, Mrs. Aldridge, Mrs. Strathearn, Miss Stevens, and Miss Rumsey.

Those who held a few meetings and were with us before are: Harland Tuttle, Roy Weakland, and Ralph Stewart and wife.

In closing my report, allow me to express gratitude for the financial assistance of the Home Mission Society and the State Convention. The hearty cooperation of my brethren, the pastors, leaders in other departments of the State work, and missionary and evangelistic committees, has cheered my heart, strengthened my faith, and increased my courage. With more determined purpose, and with larger plans than ever, I look forward to the work of the coming year.

EVANGELIST FOR NEW YORK STATE

REV. JUSTIN D. FIELD

My year was an unusual one, in that it was spent with dead, dying, or very weak churches to see if such churches could be saved. For example, in one church, I found only one remaining active member, and the church had been closed; in another, two members, and the church closed; in three others, only a small number, and no regular services. In such churches, the results in outward numerical figures cannot of necessity be large. My figures, therefore, must be judged in this light.

Number of engagements, 15; total number of services conducted, 321; reconsecrations, 421; public confessions, 265; known baptisms, 86; baptized by myself, 45; collections, \$953.62; sermons preached, 186; other addresses, 17.

My work was of a threefold nature, pulpit supply, evangelistic campaigns, and representing the cause at Associational gatherings.

In all my campaigns I was alone, and thus led the singing, did the preaching, and conducted the after-meetings. Two engagements were return engagements from the previous year. I labored at Dickinson Center, Martindale, West Park, Petersburg, Kingston, Broadalbin, Union Mills, Craryville, Portageville, Valley Falls, Hudson, Middle Grove, Berlin, Hope church of Albany, and Cazenovia church of Buffalo. To secure results against such adverse conditions I found the most exhausting, physically, of any Christian service I have ever attempted. Yet, I have been able to watch the Spirit work, in such blessed ways, that I am more enthusiastic than ever over his evangelistic work, and await another year with the very deepest love possible.

DIRECTOR OF EVANGELISM FOR NORTHERN CALIFORNIA

REV. ARTHUR V. WILLEY

The tide is rising. Since the beginning of the New World Movement the number of baptisms have increased steadily, until last year all records were broken, 1,444 being reported for the year. This year just closing, when all the reports are in, may equal the splendid record of last year.

The general condition is much healthier. High emotionalism is on the wane, and the field has been almost free of non-cooperating evangelists. More meetings have been held. A total of ninety-one meetings was held in the convention field within the year. And many other churches observed Decision Day and held personal workers' classes and Passion Week services. The personal and educational methods are proving of more permanent value.

Special attention should be called to a larger number of meetings held and splendid results secured in the Sacramento Valley and the Bay Region. The reverse is true in the San Joaquin, largely because of pastoral changes. This fact is clear, that the churches which hold special meetings, personal workers' classes, etc., are the ones which are reporting results.

The close cooperation with the Department of Religious Education, Dr. M. L. Thomas, director, is responsible for the very successful evangelistic educational work.

More than thirty personal workers' classes, with an enrolment of over 600, were held. The fire kindled by such a class at Asilomar has spread throughout the State. A pre-Easter Sunday-school campaign, culminating in a Decision Day, was sponsored by Doctor Thomas.

The director held eighty-seven meetings with Sunday-school and young people's groups. From these meetings there have been forty-one volunteers for home or foreign work. We consider this of vital importance.

Tulare is an outstanding example of real team-work between the Evangelistic and Educational departments. An interest awakened at Asilomar, followed by a revival and personal workers' class in September, has led to nearly half a hundred additions in seven months and, out of a membership of 255, thirty-seven volunteers for the ministry and missionary work.

Due appreciation and recognition of the valued work of the ten members of the State Committee on Evangelism, Rev. E. H. Gum, Modesto, chairman, is gladly and justly acknowledged by the director. Without their earnest cooperation this work could not be carried out. The following items are enumerated as having been brought to pass by this committee, besides arranging for a large number of campaigns:

First, the holding of a two-day evangelistic conference at Mount Herman, attended by over fifty pastors and workers.

Second, conducting thirty-eight conferences and committee meetings with various church groups.

Third, cooperating with the Educational Department in forming over thirty personal workers' classes and promoting a pre-Easter campaign already mentioned.

Fourth, publishing monthly in the California Bulletin a column of evangelistic news and the issuing of one evangelistic number of this paper.

Fifth, the forming of a nucleus of a circulating evangelistic library, by which a number of the best books on the subject are supplied to the pastors and workers without charge.

Sixth, publishing the Asilomar Lectures on "Personal Work for Young People," prepared by Director Arthur V. Willey, and also sending out 125 packages of sample tracts and cards.

Seventh, sending out 385 personal and 500 circular letters concerning evangelistic matters.

The director, besides attending all the conferences, committees, and Associations, has reached fourteen churches in special meetings, attended 473 public meetings, delivering 303 sermons and addresses, and making 459 personal visits. These meetings resulted in 125 additions, eighty-seven of which came by baptism, about 200 confessions of faith, and offerings received totaling \$742.98.

During this next year we ought to have as a goal 2,000 baptisms, a ten per cent. increase by baptism. Pray, Plan, Prepare, Perform, this for His glory.

DIRECTOR OF EVANGELISM FOR OHIO

REV. C. H. STULL

The year has been one of substantial progress and achievement. Of three hundred pastors, practically all rendered encouragement, while one hundred seventy-six actually participated in the work of the department—organizing and planning for the work, conducting campaigns from ten days to two weeks away from home, constituting with the director of evangelism the week-end visiting teams, delivering hundreds of sermons and addresses in an endeavor to win men and foster the evangelistic spirit in the churches. Some rendered material help who could not leave their own fields. Others helped by filling the vacant pulpits. Some went into pastorless fields to face the hardest possible conditions, but won out nobly. One pastor was greeted the first night by thirty persons. The second night his audience numbered twelve—no choir and not even an organist. His fire was like that of the flints—took opposition to bring it out; so he became his own organist and musical director, and in one week he was having excellent success.

The week-end meetings covering four days and nights resulted in an average of fourteen conversions a Sunday. Hundreds of church-members reconsecrated themselves to personal evangelism. These brief campaigns went on without a break through the summer and fall. Ninety-nine pastors were on these teams. In one church in the country fifty-nine adults came forward to dedicate themselves to soul-winning. In one place on the Monday after our mission had closed, a farmer and his hired man went out into the barn and gave themselves to Christ. High tides were attained in two places where forty-two and fifty-one persons surrendered to Christ on closing Sundays. These missions sometimes attained proportions of Associational gatherings. At Troy nine pastors cooperated, with eleven churches represented. At Richwood ten pastors were present, while laymen represented eight congregations. At Campaign nine ministers took part on the program, and twenty-six churches were represented—nineteen Baptist, five Methodist, and two others. Some had come a distance of thirty miles.

Since January first fifty-four pastors have given from ten days to two weeks to the cooperative campaigns. They received only their expenses and entertainment. It was the work of the love of Christ. We cannot speak too highly of their splendid efforts. Their enthusiastic cooperation is a constant inspiration and encouragement to us; and this unselfish service of theirs is really the backbone of the year's work. Thousands of new members have been added to our ranks. Some churches report from one to two hundred conversions. This interchange of pastors is having a farreaching influence on the churches and Convention work. The churches look upon this type of evangelism as being most satisfactory, both rational and permanently helpful. They are consequently growing more willing to lend their pastors to other fields where conditions may be even harder than their own. We believe the evangelistic spirit is more evident in an increasing number of pulpits. Despite the flood-tides of materialism which seem to be submerging society and overthrowing the faith of many, ours is not a discouraging note, but rather a trumpet call to renewed emphasis upon an evangelistic gospel appeal which is the only hope of the world.

SUPERINTENDENT OF EVANGELISM FOR OREGON

REV. S. J. REID

This has been a great year for Oregon, so far as evangelism in our churches is concerned. We are fortunate in the type and caliber of our pastors and churches. We can safely say that this moment every pastor in charge of a church in Oregon is eager and persistent in the work of evangelism. The churches respond nobly to the calls made on them.

Hence almost every church in Oregon, within the last twelve months, has had a period of special evangelistic meetings. In Oregon we find that our best method is to place if possible the churches in touch with well-known and well-proved evangelists or pastors who are willing to hold meetings on request from the churches. More of our pastors have thus given their aid to the churches than in any previous year. Several well-known evangelists spent months with our churches, and the state evangelist, Rev. Milo Bentley, and the writer have been kept busy every moment during the year. We are sure that larger audiences and greater results have been the rule in our meetings. There is no doubt whatever that Oregon is being visited with much spiritual blessing, and hundreds have been baptized all over the State. One great proof of the spirituality of the work is the willingness of the people to respond to all reasonable appeals. And as a consequence, we have a building program on hand over our State, which demonstrates that churches which a few years ago were weak and struggling are now strong and building fine edifices. These buildings are being erected in small but strong centers, and in a few years Oregon Baptists will have a fine series of new churches planted in strategic spots over the entire State.

At the State Convention, our Associations, and ministerial gatherings the writer has had the happy privilege of leading the ministers in large plans for evangelizing

The right kind of literature is a most powerful aid in persuading pastors and churches of the necessity for evangelism. Pamphlets, written and circulated by the writer through all our churches, were most successful in this particular matter. All have loyally worked together, officials, State missionaries, pastors, evangelists, and churches.

To God be the glory, the blessing surely was ours.

SUPERINTENDENT OF EVANGELISM FOR PENNSYLVANIA

REV. ARTHUR B. STRICKLAND

The year ending April 30, 1923, has been one of varied activities in the Department of Evangelism of the Pennsylvania Baptist State Mission Society, cooperating with The American Baptist Home Mission Society in Pennsylvania. It has worked however for the one great purpose of intensifying the evangelistic spirit among the almost eight hundred churches in our field of labor.

The superintendent in the carrying out of his work has traveled 15,965 miles, has visited twenty of the Associational meetings, and has delivered 204 sermons and addresses. The travel expenses have been \$408.27 in addition to \$157.19 other

expenses involved in the work.

A study of the reports of churches and Associations show a steady growth each year over the preceding year in baptisms. The number of non-producing churches has geen greatly reduced. Three years ago fifteen of the twenty-five Associations reported net losses. This past year only one Association reported a net loss, and that was a very small one. Reports from hundreds of the churches have come in during the past week and reveal in every section of the State greater victories than last year, and on the whole a more general advance among our churches. Pennsylvania has much to thank God for this past year.

In the prosecution of the work the superintendent has followed the policy of the past years in devoting his time exclusively to his evangelistic task. The State has been largely covered with evangelistic conferences. In several almost every pastor of the Associational group was present. There was in many places a splendid representation of laymen, especially deacons and Sunday-school workers. In these conferences the plan outlined in the Superintendent's booklet, "The School of Evangelism," was made the basis of a definite discussion, and plans were laid to inaugurate such a school of evangelism in the churches represented in the conference. The follow-up work reached out to every pastor, and to every Sunday-school superintendent in the State. We are beginning to see in the reports just at hand the best testimonial to the value of such a State-wide series of evangelistic conferences. Forty-

six conferences have been held in twenty-two Associations.

Through correspondence and through literature used there was a constant effort to intensify the evangelistic spirit among the pastors and Sunday-school superintendents. In fourteen months about 200,000 cards and leaflets, etc., have been placed where such evangelistic literature was needed. From many States in the Union have come requests for our literature and commendations for the appeal it makes to the churches. As this report is written an aggressive campaign is on to increase the enrolment of the Sunday schools as an evangelistic measure. The reports from the churches indicate a large percentage of the baptisms reported as coming from the Sunday school. In a number of cases where churches spent hundreds of dollars on professional evangelists, all or nearly all of the baptisms came directly out of the Sunday school. In other cases pastors have secured cooperation with their Sundayschool workers and have had great victories. In one Association ninety-eight per, cent. of the baptisms came from the Sunday school, in another ninety-two per cent. The general average would be about eighty per cent. The department of evangelism recognizes the fact that our Sunday schools are, up to date, the most efficient evangelists we have in Pennsylvania. The reports however indicate that we have merely

touched the fringe of our possibilities. At the time of writing this report 120 Sunday schools have indicated their desire to press the work of evangelism by building up an increased enrolment. In this way the summertime need not be one of standstill for these churches.

The Ohio Plan of "Week-end Evangelism" appeals to our department as a splendid method of using the after-Easter period to stimulate evangelism in our churches. The department is cooperating with eighty-seven of our churches who have expressed a desire to launch such a week-end campaign. We hope to make some definite progress in this new field.

The superintendent has assisted five churches, of varied strength, in their evangelistic services. Over one hundred have decided for Christ in these meetings. During the summer months and early fall, he assisted the Tabernacle Baptist Church of Wilkes-Barre on a number of available Sundays, encouraging them to do a bigger work for Christ on their important field.

The future outlook for evangelism in Pennsylvania is the best. The churches are ready, through their Associational organizations, to launch an aggressive campaign which will reach down to the last church. Plans are projected on a larger scale than ever to enlist next year a greater number of the churches in a campaign of evangelism which utilizes the latent possibilities of its own membership rather than the services of some outside professional. The conviction has deepened that it is possible to see an evangelistic victory in every pastorless church in the State.

DIRECTOR OF EVANGELISM FOR SOUTHERN CALIFORNIA

REV. JAMES HOLMES

The year just closed has been much better in many ways than the previous one. I was new to the California situation then and found I had both to learn and unlearn many things. The greatest work has been among the Sunday-school scholars in California, as I suppose must be the case in every State in the Convention. The greatest problem I find is to reach the unchurched adult. We have done it in many cases, but they are a long way from the church and do not respond to invitations even to the services. The records of the last year show 575 confessions of the Lord as Saviour, and in all the cases these are followed up by immediate conferences with pastor of the church. After decisions are made I have those who come forward go into a side-room to meet the pastor for half an hour, when he talks with them about the deeper things of the Christian life and church fellowship. This method has resulted in 122 baptisms during the year, many of them taking place on the last Sunday of the campaign. I feel that it is better to complete the job before I leave the field as far as possible and bring them right into fellowship with the church. In addition to these baptisms 112 people have come right into the church either by letter or on experience, and in many cases they have become very active in the work. I have in mind now a woman with many talents and splendid training, who came in by letter and the following week took hold of a class of young married people. There are several others who have taken up similar work in different fields of labor.

Among the young people I have conducted life-service meetings and the results have been encouraging. Out of these meetings I know of young men who are now training for the ministry at home or the work of the foreign field. One is laying plans for a medical training for the Congo field, while another is acting pastor for a church here in California.

During the past year I have been kept busy all the time, and when things seemed to ease off after Easter, I put in some short intensive campaigns, from Wednesday night until Sunday night, through June and July with very good results in confessions and baptisms. I trust that next year will be a bigger year for my Master and his kingdom than this one has been.

SPECIAL EVANGELIST

REV. CARL BASSETT

My work as evangelist under the Home Mission Society during the past twelve months has taken me into eighteen churches in three different States, Arizona, Utah, and Kansas. In these eighteen evangelistic campaigns there were 600 professions.

My work in Arizona during this past year extended from May 1 to November 1, and constituted the summer period in that State. This period of evangelism was an experiment to see the possibilities of summer evangelism in Arizona. Ten campaigns were held during that period, five in churches, two in schoolhouses, two in the open air, and one in a tent. Just as large crowds gathered in these summer meetings as during the winter months preceding. There were just as many conversions and baptisms during the summer as during the winter in proportion to the number of campaigns held.

Two campaigns were held in Utah with pastorless churches with very little results. Six campaigns have been held in Kansas with scores saved in nearly every campaign. There have been over 200 professions in the last six weeks.

The biggest problem of the year has been that of evangelistic campaigns in pastorless churches. Eleven out of the eighteen campaigns have been in churches without pastors. Hundreds have professed conversion, Christians have been revived, and then the evangelist had to leave without any pastor to round up the converts, and many times not even a church service to be held once a week. Such evangelistic effort is wasteful and harmful.

Children's meetings have been held in afternoons during the school months with a daily attendance averaging 100.

From three to four meetings a day are held in every community where it is possible, including children's meeting, special prayer-meeting, Christian conference meeting, and preaching service.

SWEDISH GENERAL EVANGELIST

REV. ERIC ANDERSON

During the year I have assisted sixteen congregations in special meetings. In that time I have traveled 8,411 miles on railroads, made 365 religious calls, preached 359 sermons, prayed with 160 people who have been converted, and fully as many who have reconstructed their lives to Christ, written 124 mission letters, received \$1,453.94 in collections, and spent \$98.02 in traveling expenses.

Have worked as hard as strength has allowed me to, and often more. There is a great demand for this kind of work in our churches. Our General Conference has appointed another man for our central field. He is already on the field. Both of us are taken up for the whole year. I have just closed a campaign at Gothenburg, Nebraska. This was my second campaign there. They voted to invite me for next year too. One man then made the promise that he would pay all the expenses in connection with that campaign. We prayed with twenty-five people in this campaign.

INDIAN MISSIONS AND ALASKA

BRUCE KINNEY, JOINT DIVISION SECRETARY

Alaska

During the summer of 1922 I was asked by the Society to go to Alaska in company with Miss Ina Shaw of the Woman's Society, to study the situation at our Orphanage at Kodiak. Lest some may think that this was a needless and expensive junket let it be known that during the entire thirteen years in which Rev. George A. Learn has been superintendent, no official representative of either Society interested

had ever visited that field. There was, therefore, no one in these Societies who could properly interpret to our constituency the radically different conditions and need of that institution. This is not fair to all concerned.

We found that institution one of which all Baptists could be justly proud. The management on the part of all is a marvel of efficiency coupled with economy. On shipboard coming back a man asked me the per capita cost of maintaining the Home. When I told him he objected that the amount was too great. He soon changed his mind when I told him what our provision cost laid down there. Further I showed him that if he were calculating the cost per capita of his children he would not charge against them cost of the parents, rent, repairs, light, heat, and many other things which enter into the cost of maintaining an ordinary private home. All these things must be included for we must pay the salaries of "Papa" Learn and those marvelous women who so efficiently "mother" the boys and girls.

New Fields

A most remarkable and providential opening among the more than 1,000 Indians of Shasta County, California, has presented itself to us, and we are resolved to enter. A complete story of the history and development of this work has recently been published in leaflet form.

It is also hoped that finances may be found by which another very important field may be entered before the close of the fiscal year of 1923 and 1924. There are at least 2,500 neglected Indians on this field.

In addition there are at least six fields which we are fairly besieged to enter where nothing is being done except what little the Baptists are locally able to do. On all these fields there are something like 10,000 neglected Indians. This work will be undertaken just as soon as the necessary finances can be secured.

For a little over one year I have given my entire time to the tasks connected with the above heading. I have had opportunities as never before to get on the fields and remain long enough on some of them to see, in a measure, the problems from the point of view of the Indians and also that of the missionaries.

I have long desired to become something more than a "swivel-chair superintendent." I desire to share in the fellowship of the sacrifice and suffering of these devoted missionaries.

Already some problems, long acute, have been solved which I feel never would have arisen had I been able to spend sufficient time on these fields in previous years to establish a really intimate relation between myself and them.

I have held some evangelistic meetings and have participated in several teaching conferences. Probably I have spoken more times to the Indians in the last ten months than in the previous ten years. For example, in two series of meetings during the Christmas holidays, I spoke in twelve days just twenty-nine times to the Indians through an interpreter.

Changes

Mr. Leonard I. Fowle closed his work at Crow Agency and the related fields of Black Lodge and Reno, Montana, December 31, 1922. This resignation and other circumstances on other fields, which need not now be related, necessitates the installation of some new workers and the transfer of some others. The health of one of our most honored missionaries has broken down. It is hoped that after an extended period of rest he can take up work on another and smaller field which is open.

Another missionary has children entering their "teens" who have never been enrolled in a regular school, and it is ninety miles to the nearest one they could enter. We have been much perplexed over these adjustments because in some instances one adjustment would depend upon another, and that still upon a third of which we could not be sure. It would be, perhaps, premature at this writing to indicate the changes, but we now know what we want to do, and if we can realize upon our hopes the situation will speedily clear in a satisfactory way.

STATES WEST OF THE MISSISSIPPI RIVER

GEORGE L. WHITE, JOINT DIVISION SECRETARY

During the past year there has been greater development in our Baptist churches in the West materially, and we believe also spiritually, than during any previous year. The patient nurturing and encouragement given by our Home Mission Society to struggling Baptist interests for half a century in the West has accomplished wonderful results. Some of the churches, which were missions of this Society at one time and which are in existence today because of the help which they received years ago, are now erecting or planning to erect church edifices costing from \$50,000 to \$500,000. Two buildings to cost approximately the larger amount mentioned are to be erected by such churches soon. We are most gratified, however, on account of the general loyalty to our denomination and self-sacrifice for the support of world-wide missions on the part of our people so largely trained in home mission churches.

As a representative of our Home Mission Society I have had the privilege of counseling with many churches relative to erection of new buildings. I have conferred with individuals, committees, and boards not only concerning the promotion of our work locally but the extension of the cause of Christ elsewhere, under the direction of our Home Mission Society. It has been a pleasure to address numerous Associations, Conventions, and local churches in presenting the varied and extensive work of the Society.

The work of evangelism and church organization through the use of our chapel cars, which are now supported jointly by our Home Mission and Publication Societies, has been of special interest. Through that instrumentality not only have a number of churches been organized in the West during the past year, but several buildings have been erected, Sunday schools started, and hundreds of conversions reported. In certain sections of the West peculiar emotional religious vagaries have arisen recently. That, however, seems to have stimulated a desire for a sane evangelism which properly makes the Cross of Christ its rallying-center. We are happy to report an unusual number of professed conversions through the leadership of our Home Mission Society evangelists during the past twelve months.

One year ago we reported the use of chapel car "Glad Tidings" in work among the Mexicans who are so numerous in the Southwestern States. Since that time we have sent out an auto chapel car to minister to the Mexican people. It contains two small living-rooms and carries with it, upon a trailer, a tent which, when attached to the rear of the car, furnishes an audience-room which will seat about as many as the chapel on our railroad cars. Such an equipment is not confined to a work near railroad stations, but with it we can reach the many large groups of Mexicans to be found everywhere throughout the Southwest. Though this car has been in operation but a few months, through its use about sixty have come into the new light and life. As a result, a church is being erected on the field where this auto chapel car is now located. There are found within one mile of that location about 2,500 Mexicans, and no other religious organization, either Catholic or Protestant, is ministering to them. Many other such communities will be visited through the use of this car in the near future.

As secretary and treasurer of our new Spanish-American Seminary in Los Angeles, it has been a joy to cooperate in the upbuilding of that school, to assist the faculty, to encourage the students, and to advise with the Board of Managers in the administration of that work. This seminary is destined to exert a great influence not only among the hundreds of thousands of Mexicans in this country, but in other lands.

During the past year our correspondence school for ministers and missionaries has continued to be maintained by our Home Mission and Publication Societies cooperating. We have over three hundred students registered in the Western district. Some of those registered are accomplishing nothing, others are making most gratifying progress. We feel that this school is of inestimable value to the many who are seriously following the courses offered. Numerous letters from students, who in most

cases are busy pastors or missionaries, express hearty appreciation of these courses. One says, "This course has given me more valuable and practical help than I have ever received before from any other source, save from the Bible itself." And another: "This study has been a great blessing to me. Much new truth have I made my own, while other has come back to me with renewed power." And another: "This course has been helpful in giving me an increased passion for souls. It has, also, helped me in meeting the doubts and fears of some people. It has given me a greater love for God's word and a desire to make his plan of salvation known to all men."

As a result of an intimate acquaintance and friendship with so many people in the West during the past thirteen years, we have received some annuity gifts for our Home Mission Society. Still others have made inquiries, and we have had many conferences with people who have the work of the Society at heart and who wish to make provision for it either through annuities or special gifts. We have much

encouragement for the future along that line.

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It has been a pleasure to have some part in the development of our Negro and Indian work and, also, to inform our people, through numerous addresses, concerning the real progress which is being made with both races. We pray for strength, wisdom, and grace for the responsibilities which are ours. One of our greatest joys is found in the cooperation and fellowship with so many good men—both at headquarters and on the field—in the upbuilding of the cause of Christ.

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STATE CONVENTIONS

ARIZONA

SECRETARY, H. Q. MORTON, PHENIX

The American Baptist Home Mission Society has cooperated with the Arizona Baptist Convention in the support of the general missionary, the superintendent of evangelism for the entire year, and nine American missionary pastors, covering a period of 268 weeks, and five Mexican missionary pastors for a period of 210 weeks.

Two churches have become self-supporting during the year.

It has also cooperated with The American Baptist Publication Society and with the Convention in the support of one American colporter-missionary for the entire year, and two Mexican colporter-missionaries, covering a period of thirty-two weeks.

It has also cooperated in helping to build a church house by loan for the First Baptist Church of Winslow, Arizona, and has contributed \$10,000 toward the erection of the Christian center at Phoenix. This building is now under construction.

Financially, the year has been a difficult one for us in Arizona for the reason that we have had to support a number of churches independently of the cooperation of the Home Mission Society, and the finances of the Convention have been restricted throughout the entire year.

Four churches which had pastors during last year were without pastors during the entire period of this year, due to the lack of funds. There are a number of important fields in the State which ought to have missionary workers and churches, and we shall hope that with the coming year we may establish new churches in several centers.

COLORADO

SECRETARY, F. B. PALMER, DENVER

Spanish-American Work

The foundation is being well laid in Colorado for a permanent work among the Mexicans. We have at present three Spanish-American missionary workers. The Denver Baptist Union, with the help of The American Baptist Home Mission Society and Colorado Baptist State Convention, has purchased and remodeled a fine community center plant, which provides a home for the missionary's family and departmental work for midweek and Sundays for several nationalities, chief of whom are the Mexicans. Rev. Felix Escalante is the missionary in charge. The mission has received more than seventy members this year, most of whom came by baptism.

The Pueblo City Union has purchased and remodeled this year a large two-story brick building, where work is carried on among seven nationalities. This community center is located in Bessemer, in the Colorado Fuel and Iron Company's Steel Mill

district. Antonio Jimenez is the missionary pastor in charge.

The Woman's American Baptist Home Mission Society employs two young women workers on this field, as well as one paid missionary on the Denver field. The Pueblo

plan, when completed, will represent an outlay of \$20,000.

Rev. Juan M. Rodriguez has been under appointment of The American Baptist Home Mission Society and Colorado Baptist State Convention conjointly for three years, and has accomplished the finest work among the Mexicans in all the West, supervising the building of a fine new meeting-house at La Junta and one at Rocky Ford. Recently he held meetings at Fort Morgan with fifty accessions, where a new church was organized and a building will soon be erected. These three Mexican missionaries reported this year more baptisms than any other three missionaries in the State. We need at least three more Spanish-American workers in Colorado, to conserve the work already inaugurated.

Chapel Car Work

Rev. and Mrs. A. C. Blinzinger, conjointly supported by The American Baptist Home Mission Society and The American Baptist Publication Society, have accomplished a remarkable work this year. As a result of their work, a church was organized at Littleton, the county-seat of Arapahoe County, where the first unit of a fine new building has been erected. A pastor is now supported on this field, in less than a year's work, at a salary of \$1,800. The chapel car is now located at Simla, on the Rock Island road, near Colorado Springs, where another church was recently organized. Lots have been purchased, and a building will soon be erected.

Colporter-Missionary Work

The work of colporter-missionaries Jas. H. Davis and E. F. McNeill supported by a special fund, has been greatly appreciated by Colorado Baptists. E. F. McNeill's work in Routt and Moffat Counties resulted in the organization of fourteen Sunday schools, having potential possibilities for Baptist churches. This is the district soon to be reached by the building of a six-million-dollar tunnel, opening up great anthracite coal-fields, irrigated sections, and a great cattle-raising district. Brother McNeil is spending the winter in the vicinity of the coal-camps, where he has held several revival meetings, resulting in a goodly number of conversions.

Jas. H. Davis, while covering a larger territory, has brought his wide experience to play, resulting in several churches being revived and four new churches organized, besides several Sunday schools organized. Both of these good brethren cover wide districts that otherwise would not be reached with the printed word and gospel messages. We count none of our work more valuable than that of the colporter-missionaries,

During the year, by reason of shortage of funds, we suffered a loss of two colporters, and our entire Convention would respectfully petition the appointment of two men to take their places. There are whole counties in Colorado that do not have a single religious worker of any denomination, and we would be able to place men in these districts were funds available who could do a great and permanent work in kingdom building. A number of the revivals mentioned above grew out of house-to-house visits, and several of the meetings were held in dugouts, school-houses, and private homes.

CONNECTICUT

SECRETARY, A. B. COATES, HARTFORD

The cooperative work of The American Baptist Home Mission Society and The Connecticut Baptist Convention the past year has been wholly in the field of work for the New Americans. Missions have been sustained among the Russians, Hungarians, Czechoslovakians, and Italians. All these missions are vigorous and producing results. Of special importance has been the work at the Davenport Settlement House. The gymnasium in the basement of the church has been put in excellent shape, and all the buildings are now bright and cheerful, and growth is marked in every department.

Another step in advance has been the completion of the Italian Church in Ansonia. The Home Mission Society and the Convention gave material aid in bearing the cost of the building.

DELAWARE

REV. GEORGE D. ALLISON, WILMINGTON

Toward the salary of Rev. John Adamczyk, pastor of Wilmington Polish Mission, The American Baptist Home Mission Society has paid \$500 per year, the State Convention paying \$1,300. The work has been continued under great local difficulties.

During the past year the State Convention has paid off about \$1,400 of the Home Mission Society mortgage. Mr. Adamczyk has resigned, to take effect May 31, when he leaves for a visit to Poland. No new arrangement has yet been made.

EAST WASHINGTON AND NORTH IDAHO

SECRETARY, A. H. BAILEY, SPOKANE

During the past year the cooperative work between The American Baptist Home Mission Society and this Convention has consisted in the employment of two missionaries for full time and one for part of the year as follows:

The Home Mission Society is assisting us in the payment of the salaries of the chapel-car workers, Rev. and Mrs. Robert Gray, chapel car "Messenger of Peace," and city mission workers, Rev. J. M. Nelson and Rev. Charles McHarness.

Brother Nelson serves the Spokane Euclid Avenue, Union Park, and Lincoln Heights churches. He has led the Euclid Avenue Church this year in the erection of a splendid new building which will cost, when completed, around \$8,000. The building is constructed of tile brick, and replaces a shack structure which was probably the poorest excuse for a church edifice on this Convention field. The money for this building comes entirely from New World Movement designated pledges made by members of this church and is therefore receiving no assistance from those outside the church. Brother Nelson's work at the other two mission stations has been marked by additions through baptism and slow but satisfactory growth in both of these fields.

Rev. Charles McHarness serves the Spokane Liberty Park Church and has led the church in the erection of a recreation hall which is intended to care for the social needs, more particularly of the young men and women, of the community; the hall being open and used for basketball and other indoor sports during the week and being used for Sunday-school work on Sunday. The Liberty Park Church is situated in a residence district, and in addition to the above constructive work, the pastor has led the church in their earnest effort to wipe out their indebtedness to the Home Mission Society and on street improvements. We are confident that this indebtedness will be wiped out by April 30, 1924.

The chapel car "Messenger of Peace" served the Buena, Washington, church, which was organized February, 1922, during the erection of a building costing about \$6,000. This building is also constructed of tile brick, and is a credit to the Baptists of Buena and to the denomination. The financing of the building has been done entirely by the church and community. The car also served at Cowiche for a short period of time, and later at Cle Elum, when Pastor Wesley E. Smith of that church met with a fatal accident in a boiler explosion. About the middle of January the car was removed from the Convention field and no longer serves us.

IDAHO

SECRETARY, W. A. SHANKS, BOISE

The cooperation of The American Baptist Home Mission Society with the Idaho Baptist Convention has, during the last year, been chiefly along four lines: Colporter-missionary work, Christian Americanization, evangelism, and church edifice.

Rev. E. E. Cox has been doing colporter-missionary work during practically the entire year. His work has been very effective. The following account which he gives of one of his trips into one of the remote sections of the eastern part of the State will indicate something of the need for colporter-missionary work in Idaho. He has made trips into other sections of the State which are equally needy and where an equal amount of good has been accomplished.

"With the heavy load such as we carried, tent, camp equipment, and books, and grub-box, it took lots of push and patience to get the Sedan Ford over some of the Idaho mountains, but Mrs. Cox furnished the push and I furnished the patience. We traveled about 1,600 miles and visited sixteen churches, delivered sixty addresses,

attended one Association, called on about 1,500 homes, sold \$220 worth of Bibles and books, had professed conversions and one baptism. We gave away 2,000 pages of tracts and \$10 worth of Bibles and Testaments, besides assisting two Sunday schools with much needed supplies, and secured about \$40 in offerings.

"We did our best to help many Christian families who are isolated from

church life and are thankful for our calls, and who told us so.

"Please let me say in closing that in all of my ten years of labor in Idaho, I have never seen such urgent need of Christian work and so much despondency and lethargy among the laity. So many pastorless churches of all denominations, so much money needed and so little in sight, and after all, many of the churches are maintaining their Sunday schools and part-time services without pastors and contributing to the general work nobly."

For some time the Home Mission Society has cooperated with the Idaho Baptist Convention in carrying on Christian Americanization work at Pocatello. Unfortunately during the last year a combination of circumstances made it necessary for that work to be discontinued. However, during the first six months of the year much good was accomplished. Rev. J. B. Wakem had charge of this work, and is admirably fitted for work among foreigners. He was in contact with a large number of the foreign-speaking people of Pocatello, and was exceptionally successful in reaching the Greek young men, many of whom were employed in the railroad shops. He assisted a large number of these young men in the matter of naturalization. He never failed to present Christ to these young men and to all with whom he came in contact. As a result there were quite a number of conversions and some of the Greek young men who united with the Baptist church at Pocatello, and have now left, have taken their membership to other Baptist churches.

Rev. E. L. Mills, our State evangelist who is supported by The American Baptist Home Mission Society and the Idaho Baptist Convention jointly, has done effective work throughout the year. In addition to holding a number of evangelistic meetings, he has held a large number of conferences in the local churches with a view to encouraging personal evangelism. A number of our churches have done more in the matter of personal evangelism this year than they have ever done in the past. The First Baptist Church of Twin Falls is a notable example of this. Doctor Tolliver, pastor of the Twin Falls church, adopted the personal evangelism plan and worked it thoroughly with the result that this has been the best year, in the matter of conversions, that the Twin Falls church has had for a long time. Our State evangelist plans to give more time next year to this matter of personal evangelism. We believe that the results will be well worth while.

Rev. John S. Stump, D. D., has visited Idaho several times in the interest of church edifice work. He has shown a deep interest in our Idaho work, and his counsel is always greatly appreciated. We are looking forward to further conferences with Doctor Stump in the near future in regard to a number of building

projects

INDIANA

SECRETARY, CARLOS M. DINSMORE, INDIANAPOLIS

The continued cooperation of The American Baptist Home Mission Society with the program of The Indiana Baptist Convention in our work in Indianapolis and also in Calumet District has been a very happy and profitable relationship. Both of these departments of our work have prospered splendidly in every way. We are greatly indebted to the Society for their great help in counsel and money. We are doing more for our foreign-speaking neighbors in Indiana than any other denomination. The help of the Society makes this possible. City officials and school officials in Indiana Harbor and Hammond have spoken of the change that has come over the two communities since our two Christian centers were opened. In these buildings the two Home Mission Societies are doing a great thing for Indiana, for our State Convention, and for the kingdom.

KANSAS

SECRETARY, J. T. CRAWFORD, TOPEKA

The American Baptist Home Mission Society continued its hearty cooperation with Kansas in three important lines of missionary work, as follows: (1) Special opportunity in Kansas City; (2) foreign-speaking missionaries; (3) a colporter-

missionary.

1. The Special Opportunity embraces the complex, united, missionary work in the largest city in the State. The natural topography, the history, and the development of industry and commerce prevent a consolidated city and add to the missionary difficulty. Rev. P. H. Seise has been executive secretary of the City Baptist Union and general superintendent of the entire missionary enterprise. Under his supervision seven missionary pastors, most of them students in the Kansas City Seminary, have labored effectively with local churches. The year has witnessed marked progress in evangelism, together with some advance in building equipment.

In the mfdst of the foreign population stands the Bethel Neighborhood Christian Center, the building having been provided by the cooperative investments of the Home Mission Society, The Woman's Home Mission Society, and the State Convention. Miss Nathana Clyde, with a growing staff of workers, labors effectively with peoples representing more than a dozen languages. A children's clinic, kindergarten, daynursery, classes in domestic science, boys' hand craft, some work in English, a vigorous Daily Vacation Bible School, and weekly preaching services represent the chief activities. The year in this special field has also experienced its victories. Many people have been won to Christ and been welcomed into the fellowship of neighboring churches.

2. R. W. Logan and later J. M. Justice have been leaders of our Mexican work in Kansas City, Kansas. Each served the Mexican Baptist church in Kansas City, Missouri. The Mexican population on the Kansas side has fluctuated during the year, and in these changing conditions we have been handicapped by a lack of centrally located equipment. But small gain has been made in the twelve months.

Salvatore Paterno, our worker among the Italians of Crawford County, labored part of the year. No successor has been called to take up the duties on that difficult

field.

3. E. W. Olson with his automobile has continued to render valuable service in sparsely populated sections of the State. During the last half of the year an experiment has been successfully tried in which his services have been concentrated for a period of time upon the population of a county. In one county his labors were fortunately timed with a revival effort of field evangelists. His colportage work supplemented effectively the evangelistic services and more than a score of people were won to Christ.

The investments of the Home Mission Society in these missionary enterprises have been approximately \$4,500. The financial aid has been appreciated, but of even greater value has been the help in projecting high ideals and stimulating the work of the Convention in many ways.

MAINE

SECRETARY, I. B. MOWER, WATERVILLE

There have been some adjustments in the cooperative work of The American Baptist Home Mission Society and the United Baptist Convention of Maine during the past year.

By the decision of the Home Mission Society no superintendent of evangelism has been in the field during the year. Other field workers of our State Convention have stimulated this phase of our work, and the spirit of evangelism has been well maintained.

The work of the colporter-missionary in whose support the Home Mission Society and the Publication Society for several years have cooperated with the Maine Con-

vention was interrupted for a few months during the earlier part of the year. Later this work was resumed by renewing the appointment of Rev. Wm. Fletcher, whose diligence and faithfulness in service have proved of great value.

The French Baptist Mission in Waterville, in which the Home Mission Society for a long period of years has made generous investments, is all the while growing in numbers, in material equipment, and in social and religious influence. Rev. H. J. Tetreault has been succeeded by Rev. Auguste Bocquel, who comes to us from one of the French Baptist churches of Canada. His ministry is proving very acceptable.

The Russian-Polish work in Waterville-Winslow is making progress. Rev. Filemon Novitsky and his devoted wife came to this field of service in October. The growth has not been large during the year, but a spirit of marked devotion characterizes the men and women who have been won to Christ by this group of believers. It is the plan of our Board to make the work of Mr. Novitsky of greater service by sending him to other localities where there are Russian and Polish people.

We would be glad to cooperate in some plan whereby effective rural church work might be demonstrated. The people at large do not realize the silent but rapid change that has been going on in Maine and which during the past five years has become acute, whereby a few industrial centers in our State have grown at the expense of our great rural areas. This change has added greatly to our State Convention tasks. If we save these declining communities from paganism we must multiply the number of our workers. At a recent rural conference held in Waterville earnest consideration was given to this urgent need.

MASSACHUSETTS

SECRETARY, HUGH A. HEATH, BOSTON

DIRECTOR OF WORK FOR NEW AMERICANS, WILLARD E. WATERBURY, BOSTON

The regular schedule of diversified activities in our several missions, week by week, is taken for granted. Not all the missions will be mentioned in this report.

Lowell French

Some notable conversions have taken place, transforming bitter and belligerent opponents to devout cooperators. These converts have presented to the missionary what they call the "relics of their idolatry." Fourteen have been baptized. Further improvements have been made on the house of worship, and the indebtedness has been reduced by the cordial assistance of the Lowell Baptist Union.

Salem French

During the years of Rev. O. Brouillette's absence in France, Rev. F. A. Perron, our Lowell missionary, has cared for the interest in Salem. There have been several baptisms. Mr. Brouillette has now returned from France, and resumed the leadership of the work in Lynn and Salem, and his return has brought much cheer to the hearts of the other French missionaries.

Worcester French

Rev. Isaac LaFleur, our veteran missionary, has not only led the French people of Worcester in a marked advance in spiritual and material things, but he has also cared for the French mission in Manchaug, many miles away. Several baptisms have crowned the work of the year.

Springfield Italian

Rev. Rolando Giuffrida has gone forward with the work in Springfield and Monson single-handed. Eight have been baptized. The people of the out-station at Monson have pledged \$800 for the securing of a chapel to replace the old, dilapidated structure, in which they have worshiped for many years.

Worcester Italian

This has been the best year in the history of the Worcester Italian mission. Sunday congregations, Sunday school and week-day classes, have been attended by increasing numbers. Rev. Antonio Sannella, our missionary, has been fortunate in the help and leadership from the American churches, and in having a skilled woman worker. Nineteen have been baptized.

Fall River and Taunton Portuguese

Rev. Antonio Rodrigues, living in Fall River, preaches each Sunday afternoon in Tauton, and there has been a notable awakening among the Portuguese of this community during the past year. Four have been baptized, and are closely identified with the American church. In Fall River special services have been held in private homes, in addition to the regular services at the chapel, with notable results. Fourteen have been baptized.

New Bedford Portuguese

Our veteran missionary, Rev. F. C. B. Silva, has had one of the best years of his ministry. Fifteen have been baptized. The young people go out in groups of two or three, carrying the gospel message into the homes of the Portuguese. In the great evangelistic campaign recently conducted in New Bedford, the Portuguese Baptists were publicly honored as the best supporters of the Tabernacle meetings, financially and otherwise. At the time of the parade, giving to the city a demonstration of the evangelical forces of the city, the Portuguese Baptists were placed at the head of the line.

Russians

Our principal missions are in Springfield, Worcester, Peabody, Lynn, and Lawrence. Rev. Archip Kolesnikoff has been transferred to Springfield, and will minister to the Russians of Springfield and Worcester. Rev. Joseph Ilinitch has charge of our work in Peabody and Lynn (in addition to the work under the auspices of the Boston Baptist Bethel City Mission Society in Boston, Cambridge, and Chelsea). Ten persons have been baptized in Peabody, eight in Worcester, one in Lawrence. We now have two flourishing Russian Sunday schools, one in Worcester and the other in Peabody. It has been interesting to observe that the Russian services in the earlier years were attended by men only, then by men and women, then later by the children—a new generation, most of them born here in America.

During the year four Russian laymen have gone back to their native land from Peabody and Lynn, carrying with them a quantity of Bibles. It was feared that they would not be able to reenter Russia, being pronounced Christians and carrying Bibles. Providentially they were able to get in with their precious burdens, and one of the humblest and least able of these men has had the joy of seeing hundreds assemble to listen to the gospel story. One notable feature of the work by the Russians in Massachusetts has been their ability to work with Polish people and win them to Christ. This has been especially true in Worcester and Peabody, and these Poles now constitute a regular part of the Russian congregations in these places. In Worcester the Russian Baptists have also reached several Lithuanian families.

The year has witnessed a financial advance on the part of the people, in taking a share of the responsibility for the salaries of the missionaries. In most instances the missions have assumed a definite part of the salary, and now pay direct to the missionary. The sums are not large, but there has been a definite beginning and substantial progress.

While engaged in work among the New Americans, both for evangelization and Americanization, we have sought to carry on an educational work among the people of our American churches, and we are sure that they are learning some lessons and are trying to put them into practise, showing themselves good Christian neighbors to the newcomers and their children.

We rejoice in the great cooperative task—Home Mission Society, State Convention, people of the local churches, and the New Americans themselves.

MINNESOTA

SECRETARY, E. H. RASMUSSEN, MINNEAPOLIS

During the year ending April 30, 1923, The American Baptist Home Mission Society has cooperated with the Minnesota Baptist Convention in the following types of work in Minnesota:

Foreign-Speaking

The First Slovak Church, Minneapolis, has made satisfactory progress during the year, and the investment which the Society has put into this field has produced results in the way of converts and strengthening of the work in general. Often the church building is crowded with eager listeners, and Rev. S. J. Herban, the pastor, is leading the church in a practical and up-to-date aggressive program of work.

At the New Prague Bohemian mission the missionary, Rev. Chas. Brazda, has found a very large place in the hearts of the people of that community. The rented Presbyterian church building, in which the work has been conducted, has recently been purchased, and because of the growing interest of the community in the work, is now absolutely inadequate for the accommodation of the congregation and Bible school. Plans are now under way for the enlargement of the plant in order to make possible a well-rounded community program. A citizen has already contributed \$1,000 cash to start the fund. The community is overwhelmingly Roman Catholic, and there is a great deal of avowed atheism. Our mission being the only evangelical church in the community, our Bohemian brethren have felt the responsibility of preaching the gospel to the non-Bohemians in the community, and so have arranged for Dr. W. E. Woodbury, pastor of the Trinity Church of Minneapolis, to conduct an English Sunday evening service once a month. The Bible school, which is constantly growing, is also conducted in English. The investment of money on this field has been particularly gratifying.

Rev. C. E. Bergfalk and Rev. G. R. Anderson, the two Swedish general missionaries, have been constantly at work, particularly among the Swedish-speaking people in the remoter and rural sections of Northern Minnesota. They have been rendering many kinds of service along both evangelistic and other lines. Several new fields have been entered, and a number of older but discouraged fields have been revived. Rev. C. H. Bolvig, missionary among the Danes, and Rev. A. A. Ohrn, missionary among the Norwegians, have rendered very satisfactory service.

Rural Community Work

At Laporte, in the northern part of the state, the work, led by Rev. C. S. Marston, has proved to be a great blessing to the community for many miles around. The pastor is leading his people in an up-to-date rural program which emphasizes with proper balance, evangelism, social service, religious education, and community welfare. Just at present the community is engaged in gathering the native lumber and material for the very urgently needed new building which it is proposed to erect during the present year.

City Missions

In its varied aspects the city missionary work has made decided progress in St. Paul and Minneapolis, under the superintendency of the respective City Unions. Our Baptist position in St. Paul is better established than for many years, and in Minneapolis a forward-looking and comprehensive program is being carried out. Rev. Walter Wood, assistant pastor at the First Baptist Church at St. Paul, has rendered such acceptable service, particularly in his work with young people, that Dr. John A. Earl, the pastor of the church, is very anxious that his appointment

should be continued. The strategic location of this down-town church and the peculiarly important work which it is doing, require just the type of service that Mr. Wood has been rendering.

Hospital Work

At Rochester, Minnesota, Missionary Clark has been continuously at work visiting the sick and ministering in every way possible during the year, with the exception of a few weeks when he himself was in the hospital as a patient. Of this he writes: "My own experience as a patient in a ward in the hospital has made it possible for me to understand better the needs of the hundreds to whom I am trying to minister." There are five principal hospitals in the city of Rochester where patients from the Mayo Clinic are sent for treatment. There are also a number of convalescent hospitals and many homes and hotels where patients and their friends spend more or less time. To all of these Brother Clark has welcome access, and he finds innumerable opportunities to serve in the name of the Master. His report for the month of March is typical, "I have made 1,262 calls, of which 345 were upon Baptists."

Church Edifice

Littlefork, in the extreme northern part of the State, is the community in which the Society has assisted in church edifice work. When the new building, which is now in process of erection, is completed there will be adequate equipment for the enlarged religious and community program which it is proposed to carry on. Those of us who are familiar with this field rejoice in the good which is being, and will be, accomplished through the new equipment.

In these and other ways the Home Mission Society has again during the past year continued the helpful and result-producing ministry in Minnesota which has, during the years that have gone, had fruitage in so many conversions and helped to establish evangelical Christianity and strengthened Baptist interests in our State. In behalf of the State Convention Board and the Baptists of the State, we express our gratitude.

MONTANA

SECRETARY, G. CLIFFORD CRESS, LEWISTON

The work in Montana in which the Society was directly interested during the year ending April 30, 1923, might be set forth as follows:

- 1. A superintendent of missions for full time. The superintendent acted as director of promotion and secretary-treasurer of the Home Missions Council of Montana
- 2. A pastor-at-large for full time. Special stress was laid on evangelism, and many fruitful meetings were held resulting in professions and additions to our churches.
- 3. The cooperative work was sustained in Butte at the Chinese mission. An increasing number of Chinese students attend the pubic schools and the State School of Mines, and most of these students are enrolled in the educational classes of the mission.
- 4. One Negro worker was cooperatively employed for the churches at Great Falls and Helena. A splendid two-story building was completed at the first-named place, and plans are well under way for the erection of a new church building for Negroes at the State capital. Other Negro churches in the State at Bozeman, Butte, and Lewiston, were given some help through this worker.
- 5. Two colporter-missionaries supported entirely by the Society covered two large areas in the State, each reporting conversions, members added to local churches, Sunday schools organized and supervised, and tracts and religious literature widely distributed.
- 6. Three district missionaries each assigned to large allocated areas were supported entirely by the Society under the direction of the State Board. Plans are

under way on one of these fields to develop a model rural demonstration plant. This is in the upper Bitter Root Valley with Darby as its center. The church here is working in harmony with the consolidated school forces for the general uplift of the community. On another of these fields in Garfield County our missionary and his people erected a commodious chapel, which is the first of several projected for this large area.

7. Eleven missionary pastors were supported cooperatively through the year. These men served twenty-six fields. Twenty of the fields have organized Baptist churches. The out-stations to which more or less service was given, greatly increases the scope of their splendid service.

Through the good offices of the Society the Convention secretary visited eight theological seminaries in the Eastern States during the past winter, presenting the opportunities of the West and enlisting recruits for missionary service in many Conventions and in various types of work. A number of ministerial students will spend the coming summer in Western Conventions as a result of this activity.

Due to depressed business conditions in the State there have been practically no church edifice activities and none in which the Society cooperated.

NEBRASKA

SECRETARY, WALTER I. FOWLE, OMAHA

The Home Mission Society cooperates with the Nebraska Convention in the development of three different types of work—Rural Work, Church Edifice, and City Missions.

Rural Work

There is a rural work director in Nebraska whose salary is paid in part by the Society. Two churches have been helped to extend their local programs to cover the social life of the community, and to establish Sunday schools and preaching points in the country near the towns. This is especially true of the church at Arnold, where three Sunday schools and preaching appointments are maintained besides the church in town.

Church Edifice

The Society has helped these two fields to erect buildings suited to the program of a modern rural church.

Three buildings in Omaha have been dedicated during the year. These are Olivet and Benson churches, and the community center building known as "Fellowship House." The Zion Baptist Church has been helped to meet a crisis by a loan from the Society. Plans have been drawn and pledges made toward the erection of a Baptist church in a new field, known as Parkside, Omaha. This has all been made possible by the spirit of concrete helpfulness which emanates from the Society.

City Missions

Omaha is the only city in the State which has a paid secretary giving all his time to city missions. Mary Mann Mission, Fellowship House, and the Parkside church are three institutions fostered by the Omaha Baptist Union. Together with the Union and the State Convention, the Society takes a share of responsibility for all these lines of effort.

Nebraska appreciates the courteous and generous consideration shown by the Society for our work, and hopes to show herself worthy of continued cooperation.

NEW JERSEY

SECRETARY, CHARLES E. GOODALL, NEWARK

The Home Mission Society and the New Jersey Baptist Convention, during the year ending April 30, 1923, have cooperated in three distinct lines.

First, and of longest duration, is the work among foreign-speaking peoples where work has been carried on in churches and missions among them as follows: Italians, 7; Hungarians, 5; Poles, 2; Russians, 2; Slovaks, 1. The Home Mission Society has also cooperated in the support of one English-speaking pastor in a new and strategic field. Their total for the year is about \$8,600 for support of pastors, while the New Jersey Baptist Convention has spent more than \$30,000 additional for its distinctively missionary work.

The location of the International Baptist Seminary in East Orange, supported by the Home Mission Society, gives us added responsibility for enlarging this branch of our work since we have available workers speaking so many different tongues. Doctor Anderson and his force of teachers have cooperated in every way possible for

the furtherance of this work.

A Summer Assembly for the foreign-speaking workers in New Jersey is planned for June 4-7, 1923, at the Seminary. It will include worship, Bible Study, Problems of Foreign-speaking Churches, the Social Life of the Church, Recreational Life of the Church, Stewardship, Missions, etc. Representatives from the Seminary, the Home Mission Society, the New Jersey Baptist Convention, and local pastors will constitute the faculty.

The Department of Evangelism, under Superintendent J. E. R. Folsom, has emphasized the need for personal work. Several conferences on evangelism have been held in the various associations. A new feature of this work has been the preparation of a stereopticon lecture with over sixty slides on the "Work of Evangelism and the Growth of the Kingdom," which has met with wide approval. Mr. Folsom has also held a number of conferences with some of the foreign-speaking and Negro churches, introducing to them what have proved to be successful methods of work among our other churches.

The cooperation, together with the Afro-American Convention and the New Jersey Baptist Convention, in the support of Rev. Wm. J. Jones has justified the continuation of this latest branch of our cooperative work. There is better understanding of the view-point of both races. Arrangements are also being consummated for a summer assembly for these people at the "Northern University" in

Rahway.

The bigness of the task necessitates more and more the closest cooperation between the national Societies and our own, and we, in New Jersey, believe that we have every home mission problem, with the exception of the Indian, in our own State, and it is a great help to have the counsel and experience of our national Society officers at our command. The accomplishments of the past year are insignificant in comparison with what might be done if a greater stream of money could flow through these two distributing agencies to bring about the coming of Christ's kingdom to our Negro brethren and our foreign-speaking neighbors.

NEW YORK

SECRETARY, EDWIN B. RICHMOND, SYRACUSE

The cooperative work carried on during the past year between our Societies among foreign-speaking people has been confined to those of the Italian race. Work has been done at the following places: Ossining, Vittorio Aghetto, missionary; Utica, Antonio Perrotta, missionary for 8 months; Syracuse, F. Di Tommaso, missionary; Batavia, Valentino Panizzoli, missionary. These brethren have labored with a goodly degree of zeal on fields somewhat difficult, but where seed-sowing will bring future results.

The mission at Syracuse is progressing, now reporting 163 members, with an average attendance at Sunday school of 103. This mission will likely soon be recognized as a Baptist church.

The Utica mission mourns the removal of Pastor Perrotta to another field of labor. He wrought long and well at Utica, and his last report showed a membership of 96. His place must soon be filled.

The missions of Ossining and Batavia are still young and very small, but there

is prospect of growth. The Italian population in all these centers is large relatively and it is not cultivated largely by other Christian bodies, hence the importance that

Baptists do intenstive work.

Cooperative work in the field of evangelism has been carried on with great interest during the year. The salaries of Dr. H. Wyse Jones and of Rev. Justin D. Field are paid dollar for dollar by the two Societies. Dector Jones is the director of evangelism in the State of New York, and under him are serving a fine group of evangelists. These are in constant service and are winning many souls to Christ. Many of the converts won are coming into Baptist churches, thus to strengthen and build up. We are more and more impressed that evangelism of the right kind, evangelism wisely planned, carefully organized, and depending upon Divine power, is the great need of our time. We greatly rejoice in the fine work done in our State by Doctor Jones and his consecrated helpers.

NORTHERN CALIFORNIA

SECRETARY, C. W. BRINSTAD, SAN FRANCISCO

During the past year the work of the Northern California Baptist Convention has been greatly strengthened by cooperation with The American Baptist Home Mission Society. Notable advance has been made in the evangelization of the Chinese by the erection of the Christian center at Locke, costing over \$10,000. Splendid progress is being made among the Japanese of Sacramento and vicinity, where a large number have recently been converted. A property, centrally located, has been secured at the cost of about \$12,000, with a three-story building admirably adapted for a Christian center. Our misssion among the Indians has been enlarged and continues to pay increasing dividends in transformed lives. The work among the Mexicans is exceedingly encouraging; several new out-stations have been opened, necessitating the appointment of an additional missionary. A chapel has been secured at Dinuba, and steps have been taken to erect a parsonage for our missionary there.

The Home Mission Society has also enlisted in the support of our director of evangelism and has thus made possible an aggressive evangelistic policy resulting in a large number of additions to our churches and the spiritual enrichment of our people.

The Negroes are increasing at a more rapid rate in California than in any other State in the North. We are grateful to the Society for assisting in the support of a Negro field worker and have greatly profited by the wise counsel of Doctor Moore, the national Negro missionary of the Society.

NORTH DAKOTA

SECRETARY, FRED E. STOCKTON, GRAND FORKS

The North Dakota Baptist Convention is exceedingly grateful for the nelp given during the past years by The American Baptist Home Mission Society. It would be impossible today to carry on the work in North Dakota without the financial support and helpful interest shown by this Society.

During the past year the Society has helped in the support of twenty-six missionaries for all or part time. Twelve of these have labored as missionary-pastors of American-speaking churches, six as missionary-pastors of foreign-speaking churches, two as missionaries to our African churches, and six as general field workers. These missionaries have worked among six nationalities-Americans, Norwegians, Swedes, Russians, Germans, and Africans.

The Society has given special assistance in developing new work during the past year. Colporter-missionary, Rev. C. J. Hill, has pushed out into the neglected districts in the northwestern quarter of the State. A second colporter-missionary is to be employed for the territory west of the Missouri River, which comprises several thousands of square miles, and in which today we do not have an American-speaking Baptist church. The Publication Society cooperates in the support of these colporters. The Society is also cooperating in the support of a new pastor-at-large

for northwestern North Dakota, with headquarters at Minot. Through the Department of Evangelism, the Society has given North Dakota the help of a State evangelist since the first of September. All fields visited by the evangelist report substantial addition to the church-membership. The Society has helped during the past year in the erection of two new Baptist churches. Two new churches have also been organized during the year, one an American church at Van Hook, the other an African church, the name of which is The Mount Zion Baptist Church of Devil's Lake. The State has also received the help of the general Russian missionary, Rev. Richard J. Inke, for three weeks among our Russian churches.

North Dakota is still a great and needy mission field. Large areas are still unoccupied by evangelical churches. The farthest church is 394 miles distant from the State office. More time is required to reach this field than is needed to travel from the office to Chicago. With the continued support and encouragement of the Society the State Convention is looking forward to occupying several new fields during the coming year. Two large districts will be placed under the care of two district missionaries as soon as the men can be secured. Our churches are better supplied with good pastors today than they have been for some time. There is a fair prospect of being able to care for all of our churches in the near future.

The Convention will hold its fortieth anniversary at Fargo the first week in October. Special attention will be given to historical matters. Each of the nationalities represented in our work will present an historical review of the work of the past four decades. Dr. Lemuel Call Barnes will review the work of the Society in North Dakota since the beginning of Baptist missions in the State. It is already

recognized that much of the credit for the work of the past years is due to the foresight and pioneer spirit of The American Baptist Home Mission Society.

OHIO

SECRETARY, T. F. CHAMBERS, GRANVILLE

We are very grateful for the generous cooperation of The American Baptist Home Mission Society in four branches of the work.

Continued assistance has been given the work among new Americans. Aid has been granted the following: Joseph Ardelean, Roumanian, Akron; Gabor Kecskes, Hungarian, Akron; Ladislo Reeves, Hungarian, Elyria-Lorain; Michael Fabian; Hungarian, Youngstown; Michael Lesik, Polish, Toledo; Charles Dushek, Slovak, Youngstown.

Multitudes of Negroes have been entering Ohio cities and industrial centers within the last few years. The coming of such large numbers from the South into new conditions and surroundings gives rise to many perplexing problems. The fact that so many of them are Baptists or are inclined to become Baptists, places upon our denomination a serious responsibility. The Home Mission Society has continued its assistance for the work of the General Baptist Association, whose efficient secretary is Rev. C. T. Isom, of Columbus.

In the year 1892 there were 260 open country churches in Ohio with a total membership reported of 15,000 (more than twenty-five per cent. of the total number of Baptists in the Commonwealth). In 1922 only 164 churches were listed in this class with a membership of something over ten thousand (about thirteen per cent. of the total number of Baptists in Ohio). This statement of alarming decrease within this period of thirty years does not fully indicate the seriousness of the situation, for it was during this period that many country churches from the Free Baptist group united with the Ohio Baptist Convention, and these of course were not included in the list in 1892. It is therefore most important that the problems of our country churches should receive special attention. The Home Mission Society has cooperated in the salary and expenses of Rev. W. H. Thompson, our Director of Town and Country Churches, and has also made generous appropriations for demonstration work on two typical and strategic fields.

The Home Mission Society has continued to cooperate in salary and expenses

of our Director of Evangelism, Rev. C. H. Stull. The year has been one of substantial advance and achievement. The work has divided itself into two important departments, that of simultaneous cooperative evangelistic campaigns and that of week-end evangelistic efforts under the direct supervision of the Superintendent. Large numbers have been added to the churches by baptism, while there have been also goodly numbers of restorations and splendid bands of personal workers' groups organized in very many congregations.

OREGON

SECRETARY, O. C. WRIGHT, PORTLAND

We are able to record our year of greatest advance, generally speaking. Evangelism has received larger place than ever before, and the number of baptisms will probably reach 2,000. Dr. S. J. Reid, superintendent of evangelism, and M. G. Bentley, state evangelist, have worked untiringly both to promote the spirit as well as successful campaigns. Our churches have entered into the service of winning people to Christ with unusual consecration.

Outstanding has been our edifice construction. Glencoe, Grants Pass, Veneta, LaGrande, Gresham, Pleasant Home, have received parsonages. Mount Olivet (colored) dedicated, April 8, their new \$30,000 house of worship. Aloha, Cherry Grove (Swedish), Fairview, dedicated earlier in the year; Hillsboro, Sellwood, Arleta, Bend, Riddle, Astoria, Medford, McMinnville, will dedicate, before autumn, church houses. East Side, Montaveilla, Swedish, Peninsula, Kenton, Fernwood, of Portland; Eugene, Gresham, Brookings, North Bend, Broadbent, Dayton and others, are purchasing lots, or planning buildings. Peninsula, Kenton, Brookings, North Bend, are newly organized churches, and Fernwood is a new church prospect.

Fifty missionaries have served, including missions to Italians, Chinese, Swedes, and missionary pastors, evangelists, colporters, chapel-car evangelists, district workers,

Convention women worker, and executive secretary.

Ending May 1, 1922, our people contributed \$93,000 of distributable money. This year our prayer is for \$100,000.

PENNSYLVANIA

SECRETARY, C. A. SOARS, PHILADELPHIA

The work among the foreign population in Pennsylvania has been making about the same progress that has marked it in recent years.

Chinese

Our mission among the Chinese in Philadelphia is encouraging; four have been added to the church by baptism during the year. We are planning a new building for our Chinese mission, the Sunday school having outgrown its present quarters. Rev. Lee Hong, our faithful missionary pastor, met with a very serious accident in January which kept him from his work for five months. During this time his place was ably filled by a Chinese student from Princeton University.

Italian

Rev. Gaetano Albanese is rendering excellent service in our Italian mission at Scottdale. He has been at the head of this mission for twelve years, and the work there reveals the fact that a long pastorate brings the best results. This mission is making steady progress; four have been added by baptism during the year. Rev. Albanese is feaching a class in Americanization at the Y. M. C. Λ. three nights a week, this in addition to his work at the mission.

Hungarian

We are encouraged with the progress of our Hungarian work at New Castle; five have been added to the church by baptism during the year. Pastor Bertalon like

Pastor Albanese is sticking to his post year by year and is impressing his earnestness and zeal upon the community. Continued service of this kind, as a rule, brings success. A flitting missionary accomplishes little in the way of permanent results.

We are still maintaining our Hungarian mission in Scranton. Nothing very stable about this mission; changes are so frequent that the ministers preach to a procession. The foreign work in Bethlehem shows progress.

Russian

For some time our Russian work in Scranton has been without effective leadership, consequently little has been accomplished. Recently Mr. Plachotnik has been appointed missionary in charge of this field, and it now looks as though an aggressive ministry was in progress.

SOUTH DAKOTA

SECRETARY, S. P. SHAW, SIOUX FALLS

One of the features in the cooperative work of The American Baptist Home Mission Society is its method of cooperation with Western State Conventions. After careful counsel and arriving at certain general principles, the policy has been to place the responsibility on the State Conventions for general administration of the work carried on in which the Society gives financial aid, simply holding the Conventions responsible for results in the work, the Society increasing or diminishing its appropriation from year to year as the results of the work seem to warrant. This is not only a wise business policy, but has proved of infinite value in developing the State Conventions in this Western country.

I think the wisdom of this plan has been fully demonstrated. In our State this year, in addition to the amount assigned to the State from the askings of the Home Mission Society, the Society has assisted in the support of the colporter and evangelist. This has been a good year. The evangelistic spirit was never better and the number of conversions is highly gratifying. The splendid series of addresses given by Dr. C. L. White at our State Convention meeting together with his wise counsel will long be remembered with pleasure by our people.

WESTERN WASHINGTON

SECRETARY, J. F. WATSON, SEATTLE

The American Baptist Home Mission Society and the Western Washington Baptist Convention have worked cooperatively in the following ways:

Oriental Work

The Society has cooperated with the Western Washington Convention in the support of the following workers: Rev. Lum Ming Tak, Chinese pastor, Seattle; Rev. F. Okazaki, Japanese pastor; Rev. Paul J. Gates, special worker for Japanese young men and boys, Seattle; Harold Tsuchiya, Japanese missionary for Tacoma.

Edifice Work

The Society made an appropriation of \$10,000 and a loan of \$5,000 for the Japanese church and community center building, Seattle, and an appropriation of \$10,000 and a conditional loan of \$5,000 for the Chinese church and community center building, Seattle, also an appropriation of \$2,500 for the Green Lake church building and parsonage, Seattle.

City Mission Work

The Society has appropriated \$1,750 for city mission work in Seattle and \$150 for special evangelistic work.

WEST VIRGINIA

SECRETARY, A. S. KELLEY, PARKERSBURG

The American Baptist Home Mission Society has had a large share in our West Virginia work for many years past. It has aided in building a large number of church houses. It has assisted in the support of missionary workers for more than a half century and has fine standing among West Virginia Baptists. At the present time the Home Mission Society is not doing very much work in West Virginia in the way of missionary support. The Society in cooperation with the Publication Society during the past year paid the entire salary of the chapel car worker, Rev. W. F. Newton. Brother Newton has done excellent work at various points in the State. It has assisted on the salary of Rev. H. S. Mabie at Weirton, West Virginia, and Rev. Antonio Gigliotti, an Italian worker at Galloway, West Virginia. The Home Mission Society has also shared largely in the financial responsibility in the establishment of Weirton Christian Center, Weirton, West Virginia. It is aiding also materially in church-edifice work at a number of places in the State, such as Emmanuel, Charleston, and Mullens. West Virginia Baptists welcome the Home Mission Society and its representatives in the work of making this a great Baptist State.

SOUTHERN CALIFORNIA

SECRETARY, W. F. HARPER, LOS ANGELES

Our Mexican and Italian work at San Diego has been much revived under the leadership of Rev. A. B. Apra. The original mission property has been improved. A new chapel in another portion of the city is now in course of erection, and Mr. Apra conducts classes and services among Mexicans and Italians at four different points.

Our missionary at Corona, Rev. P. H. Pierson, follows his Mexican people to the ranches where they work in large numbers. The splendid mission chapel on the main street of the town, the gift of the English-speaking people of Corona to our Mexican work, has greatly dignified the services.

The new chapel, completed at Santa Barbara early this year for our Mexican church, has brought great cheer to Rev. Benjamin Urquidi, the pastor who has served most faithfully for a number of years. The Convention has appointed Mrs. Urquidi, a trained worker, as his assistant.

At Garden Grove, Rev. M. D. Castillo continues to do a substantial work among the Mexican people, and the Garden Grove Church, without missionary aid, conducts a fine work among the Japanese children of the community.

At Colton, where there is a large Mexican population, our missionary, Rev. C. T. Valdivia, was recently recognized in an important meeting of the business men of the city as rendering the finest service to the community of any citizen of Colton. The temporary mission chapel is crowded to the doors. The Convention has purchased a new lot, and an adequate chapel is an absolute necessity.

For the last three months Mr. Ismael Garcia, a student at the Spanish-American Seminary in Los Angeles, has been serving as supply at Oxnard. Quite a number have been converted and baptized, and new interest has come to the mission.

Maravilla Park, a new Mexican town of 5,000 population, a few miles outside of Los Angeles, has grown up during the past year and a half. There was no Sunday school, and no religious services of any kind, either Protestant or Catholic, were being held. Our Convention purchased lots and erected a neat chapel. It has scarcely been completed until it was crowded, and we are now finishing an addition. The mission has been conducted under the leadership of Mrs. M. Knowles, an experienced missionary, assisted by a young Mexican student from the Spanish-American Seminary.

In addition to sharing with the Home Mission Society in the support of the pastors of these Mexican churches and missions, the Convention also shares with the Los Angeles City Mission Society and the Home Mission Society in the support of

four Mexican churches and missions in the city of Los Angeles, one international mission, two Japanese missions, one Italian mission, and two Russian missions.

Rev. W. R. Carter, general missionary, under appointment of the Home Mission Society and the Convention, has rendered most efficient service during the year. The large immigration of Negro people has thrust upon the Convention a great opportunity. During the past year the Convention has been assisting a number of the Negro churches in securing modest chapels. On account of the city of Los Angeles calling for a considerable portion of Mr. Carter's time, the City Mission Society during the past few months has been making some contribution toward his support.

Rev. M. Berglund has continued during the year serving the Northern and Southern California Conventions jointly among the Swedish people.

The Convention evangelist, Rev. James Holmes, has commended himself to the churches by his ability, earnestness, and fervor. The spiritual interest in the churches has been much strengthened by Mr. Holmes' ministry.

Rev. Floy T. Barkman, our worker among the service men of Southern California, has done one of the most important pieces of work in the entire denomination. On the ships, in the camps, in the hospitals—wherever there is a United States service man—there Barkman will be found ministering to him physically, socially, and spiritually. He is in high favor among the Army and Navy officials. He leads many of the young men to Christ. He rekindles spiritual interest in the hearts of many of these young fellows far from home. Every month some of them unite with the various Baptist churches, and frequently he hears from those who have returned to their homes and entered heartily into the work of their home churches. I know of no more Christlike service than Barkman renders to these young men who wear the uniform of their country. The denomination has received the highest commendation from officers of high rank both in the Army and Navy.

The Convention acknowledges with appreciation the transfer of contingent mortgages from the Home Mission Society to the Convention. This new trust is accepted upon the part of the Convention with a sense of obligation.

It no doubt will be a matter of interest for the Society to be informed that the work of the Convention among the English-speaking churches during the past year in many respects has been the most satisfactory of any year in the Convention's history. The increasing demand for adequate houses of worship and also the opening of new fields are laying upon the Convention rapidly increasing responsibilities. The immigration is so vast and varied that the greatest diligence is necessary in order to meet the demands of the hour. A new empire is coming into being. Its character will be largely determined by the Christian forces of this generation.

WISCONSIN

SECRETARY, A. LE GRAND, MILWAUKEE

If any one ever desires to find a real polyglot State, let him come to Wisconsin where folks of all races reside. Wisconsin Baptists with the aid of the Home Mission Society are trying to minister to these various people.

Last year we reported our work among the Poles, the Italians, and the Negroes. Foday Wisconsin Baptists also include a Finnish church. While this church was not aided by the Home Mission Society, it is aided in its building project by the Wisconsin Baptist State Convention.

What has the Home Mission Society helped us do in Wisconsin this year? First, it has helped two rural fields in the support of a pastor. In one of these the Home Mission Society has also aided in the support of a community house, and in both of these, in the upkeep of an automobile so that the pastor might reach a larger constituency. The Home Mission Society has also helped in the support of a pastor for Italian work. Second, it has helped in the support of a director for city work. This is a new department for Wisconsin but is already bringing results. Baptist work in Milwaukee under the care of this city director is being quickened. The Negro Baptists of Milwaukee are rising to higher ground. The Negroes of Beloit are coming to self-support, and the Italians of Racine and Kenosha are reaching a

place of personal responsibility. Third, the Home Mission Society has aided in the new building project for the new Milwaukee South church edifice, and the beautiful building of Calvary Church (Negro) also in Milwaukee. Fourth, among the Negro Baptists of Wisconsin the Home Mission Society has cooperated with the State Convention in a matter of far greater value than money. Wisconsin Negro Baptists are passing through a reconstruction period. The time has come when some of these Negro Baptists need to rise to higher responsibility. The Home Mission Society by loaning their secretary for Negro work has greatly aided in this reconstruction and helped to a more thorough organization of these Negro churches. There are some things of more value than financial aid. Among these is the power of leading folks to care for themselves.

Today the Wisconsin Baptist State Convention is aiding thirty-nine churches in the support of a pastor, and up to date has helped sixty-nine churches in the erection of new edifices.

We are hoping that the day will soon come when the Convention and the Home Mission Society will be able to cooperate in another piece of necessary work, namely, a foreign work in a home field, on an island one mile wide by five miles long, with one thousand inhabitants but not a religious teacher of any tongue or sect.

WYOMING

SECRETARY, J. F. BLODGETT

Pleasant cooperative relations have continued between The Home Mission Society and the Convention. Twenty-four missionaries have been at work in the State, supported jointly by the Society and the Convention and four by the Convention alone. About 200 baptisms are reported for the year.

Ten years ago the Society gave ten dollars for missionary support to one contributed by the State. Gradually the proportion given by the State has increased until now the Convention gives one dollar to the Society's two. If this improvement continues the day is not far away when the State will raise all the money needed for its missionary budget within its own borders. The fostering care of the Society during our years of weakness has made our great progress toward self-support possible and is fully appreciated.

There have been many financial reverses among farmers and stock men, some of whom have been forced into other lines until times improve. Our churches in farm communities have therefore been passing through trying conditions. The banks feel constrained to stand by these people until farming becomes profitable. It will be wise for the denomination to have like patience and foresight in standing by the churches to which distressed farmers belong.

In sections of the State where oil has been found there is great development and expansion of business. A railroad is now being built from Miles City, Montana, through Sheridan and the Salt Creek oil fields to Casper. It is expected that this road will be extended south to the Union Pacific, thus forming a North and South Belt line connecting the Union Pacific, North Western, two lines of the Burlington, the Northern Pacific, and the Milwaukee. We must not be behindhand in assuming our share of the responsibility of religion commensurate with the inevitable increase in population and wealth due to such vast development of the natural resources of the State.

CITY MISSION SOCIETIES

THE BAPTIST CHURCH EXTENSION SOCIETY OF BROOKLYN AND QUEENS

SECRETARY, CHARLES H. SEARS

During the past year, and especially during the period of the New World Movement, considerable progress has been made in the work of the Society.

During the past two years, the following items of progress are reported:

Three new Baptist churches recognized, one English, one Spanish, and one Italian.

New portable church building dedicated for the new English-speaking church.

Commodious site given for another new interest.

One of the finest church edifices for adaptability to an all-round ministry constructed at Jamaica, Borough of Queens.

New educational building of another church.

Old English-speaking church at Canarsie modernized as Italian center.

Costly alterations to another church property.

Steady development in foreign work, including Dietz Memorial.

The first two years of the operation of the Emmanuel House as a Christian center under denominational control.

One-year operation of the Strong Place Christian Center.

Establishment of the Americanization Department.

Growth of the Women's Auxiliary work.

Happy cooperation with the Home Mission Society, Woman's Home Mission Society, Publication Society; active cooperation with the Metropolitan Board.

It has been the banner Board of Promotion, so far as percentages of pledges secured and payment of pledges, and indeed so far as the aggregate amount raised.

Establishment of the Metropolitan Bulletin.

Nothing yet done for Negroes:

BUFFALO BAPTIST UNION

SECRETARY, E. HERBERT DUTTON

During the year extensive improvements in the equipment of the William Street Community House and the Trenton Avenue mission have been completed with the cooperation of the Home Mission Society and the Woman's Home Mission Society costing about \$11,000 for each building.

We have committed ourselves to the building of the first unit of the North Park church at a cost of nearly \$45,000, the church undertaking to pay the interest on the entire investment. We are also assisting in the support of the pastor. This is the most rapidly growing residence section of Buffalo. Seventy Baptist families have located within the area, most of them as yet identified with other Baptist churches in the city. The Buffalo Council of Churches has assured our denomination the opportunity without competition to undertake a ministry adequate for the population.

Another year's work for the Jewish population increases our confidence that the plan of work is superior to that usually adopted and will furnish a basis for other cities that desire to undertake a ministry to the Hebrews. The change of sentiment on the part of the Hebrew population toward the churches and toward the Gentiles is already very marked, and several Jews have professed faith in Christ and united with the cooperating churches.

In accordance with the new policy of the State Convention responsibility for oversight of the "Western District," including Erie, Niagara, and Orleans Counties, has 108 been laid upon the Secretary of the Union and the office, with the provision of a small budget for actual expenses involved.

Our work among foreign-speaking groups is making gratifying progress throughout the city. (1) The staff of four workers cooperating in the ministry that centers at the Trenton Avenue mission and the Prospect-Hudson Neighborhood House are making fine use of the improved equipment in these two buildings and reaching effectively a constantly increasing constituency. The new chapel in the Trenton Avenue building is a very valuable feature of this new equipment, (2) The Polish work is commending itself more than ever to the vast Polish population, due largely to the devoted ministry of Walter and Daniel Chrzanowski, one the pastor of the church and the other the colporter. There is, however, very great need for a woman worker among the Poles, and we hope this need may be remedied beginning with the new year even though we must decrease our staff of workers in the Niagara district. (3) The Italian work at Edison Street, the first Italian Protestant work in the United States, is in splendid condition with promise of greater growth during the months just ahead. The pastor, Rev. G. B. Gastellini, has resigned after eleven years service and a new leader is now being sought. (4) Russian work is being conducted by the lay brethren. Because of the scattering of the Russian population of Buffalo during the recent period of business depression, it was decided to release the devoted pastor, Rev. Boris Bookin, to the greater need of the Russian field in New York City. (5) The Hungarian work is making continuous progress but is greatly handicapped by the lack of equipment. This lack of equipment was about to be remedied in large measure last fall through a cooperative arrangement with the neighboring Congregational church, but just when the plans were matured the Congregational building was destroyed by fire and will not be rebuilt on the old site.

Other features of the Buffalo work that should be mentioned include (1) the indispensable cooperation of our Women's Auxiliary Committee in intimate oversight of the work among women and children, (2) the official relations established between several of our stronger churches and certain missions and Christian centers involving committee supervision and volunteer service, (3) the fine cooperation between the Union and the city organizations of sister denominations directly and through the Council of Churches, (4) progress in interest and efficiency of the young people's work through the churches, promoted by the Baptist Young People's Association, auxiliary to the Union.

BAPTIST EXECUTIVE COUNCIL OF CHICAGO

SUPERINTENDENT, BENJAMIN OTTO

The fiscal year just closing seemed at its beginning destined to be one of the best in the history of the Baptist Executive Council of Chicago. Opportunities unprecedented stood open for enlargement of existing work and expansion in other directions. However, many of these openings have had to wait owing to the reduction of our income. Early in the year our ardor was checked by advices, first, that allowances from the Home Mission Society could not be as large as in the previous year; then, that allotments from the New World Movement would be twenty-five per cent. less than for the year preceding. The special appropriation of \$5,000 and a contingent loan of \$3,000 for the purchase of the fine church building in which our Polish congregation and Christian Center work for Poles are now housed, was made by the Home Mission Society from special funds.

This last undertaking bids fair to become one of the most gratifying projects ever undertaken by the Executive Council. The building itself is a most astonishing purchase. Until the property came into our possession it was used as a place of worship by the Fourth German Methodist Episcopal Church. It is a stately edifice in good condition of repair, and probably the finest church building in use by Polish Protestants in the United States. It could not be replaced today for less than \$50,000. Through the timely aid of the Home Mission Society we were able to make the purchase for \$19,000. Besides an auditorium seating something over 400, it has numerous other rooms suited to the activities of a Christian center, as well as janitor quarters. Al-

though not occupied and dedicated by our workers until the middle of February, 1923, a variety of activities besides preaching services have already been instituted—Sunday-school classes taught in the English language, and though the week classes in both English and Polish, in industrial work and music. As the work develops and opportunities arise other helpful ministries will be added. Already the fruitage is appearing. Since the opening in February five persons have been received into membership, and others are deeply interested and will be added shortly.

At the beginning of our fiscal year in May last we were greatly rejoiced over the providential opening for work among Croatians, and Rev. Vincent Wacek, at the time pastor of a Croatian church in Detroit, was secured to take charge. However, after only two months we were forced to release him for larger service in his native country as superintendent of missions to his people in Jugo-Slavia under the Foreign Mission Board of the Southern Baptist Convention. Thus our work for Croatians is temporarily checked. We are hoping to secure a worker in the near future. In the meantime the brethren of our First Bohemian Church have taken it upon themselves at least to keep the work alive.

During the past year we have maintained work in eleven foreign-speaking fields with fifteen workers and in twelve English-speaking fields with twelve workers, and in addition work at three Christian Centers with three workers not included in the figures just given. Everywhere the progress has been significant and gratifying, par-

ticularly among the foreign-speaking.

One regret confronts us. Owing to the high cost of building and reduction in our income we have been unable to render the help and encouragement in the erection of several much needed buildings for our growing mission churches which we had hoped. Nor have we been able whole-heartedly to encourage expansion into other foreign-speaking groups among whom we ought at this very moment to be engaged.

Recently a considerable number of Hungarian Baptists, late immigrants from their native land, have been discovered in different localities in our city. They have been brought together and are being ministered to in one of our German churches and are receiving some attention from the pastor and members of our West Pullman Hungarian church. More ought to be done immediately for them,

Other Baptists have been found among Russians, Ruthenians, and Mexicans. No denomination makes so strong an appeal to foreign-speaking peoples as ours. The democracy of our fellowship and simplicity and spiritual appeal of our worship and ordinances, and the exact conformity to New Testament teaching which we stress, bring a response which no other denomination so easily secures.

THE CLEVELAND BAPTIST ASSOCIATION

SECRETARY, A. M. McDonald

By reason of the hearty and sympathetic support given by The American Baptist Home Mission Society, the Cleveland Baptist Association has been able to continue an aggressive work among the foreign-speaking peoples of this city. Seventy-five per cent. of our population are either foreign-born or the children of foreign-born parents.

During the past year, we have conducted twelve missions among eight different nationalities. In two of our Hungarian churches and in the Czecho-Slovak mission we have had rapid progress. These nationalities apparently respond to the gospel appeal as many others do not. The progress of the Croatian and Italian missions, where the workers are met by prejudices and superstition, the result of ages of teaching, has been equally encouraging.

In all of our missions, we are trying by Daily Vacation Bible Schools, Industrial Schools during the winter months, and classes in Americanization and English, to

multiply our contacts with the people, and especially with the children.

The work at the Christian community center situated in the very heart of a Negro population of nearly 40,000, has expanded so rapidly that the present building is inadequate to meet the growing demands. Through this means we believe that we are gradually bringing to the Negro churches and Bible schools increasing standards of efficiency and service such as perhaps could not be brought to them in any other

way. Through our social ministrations we are raising the ideals of home and community life.

For some time we have felt that the most urgent demand upon the denomination in this city is the planting of churches among our American population. Owing to the generous support pledged by the Society, we have been able to contribute liberally toward the erection of a splendid new church edifice in Lakewood in the heart of a first-class residential community of nearly 40,000 people.

The Cleveland Association would like to express its appreciation of the financial support so generously contributed and the very helpful and kindly advice so readily given to us by Dr. C. A. Brooks, Superintendent of the Department of City and Foreign-speaking Missions.

COLUMBIA ASSOCIATION OF BAPTIST CHURCHES

SECRETARY, HENRY W. O. MILLINGTON

During this last year The American Baptist Home Mission Society has continued its support of the Italian work in our city, and that support has enabled us to keep pushing our work among very needy people. In addition to that, the Society is cooperating with our Association in a very helpful way in the development of what is bound to prove a most fruitful work at Takoma Park. The help already given and other assistance which we hope is in prospect during the next convention year, will enable the Takoma Park people to go forward with their building enterprise, which would be really impossible if such aid were not forthcoming. This assistance is most timely and most vitally useful to us in our Association work.

DETROIT BAPTIST UNION

SECRETARY, H. C. GLEISS

The cooperation of The American Baptist Home Mission Society with the Detroit Baptist Union has been most hearty and welcome and helpful. It has been along three lines:

1. Among the Foreign-speaking People. Aid has been given to six different churches. A new work among the Polish people of the east side was begun under Missionary A. S. Morze. At the end of the year we are happy to report that a splendid property, worth \$25,000, has been purchased, the mission firmly established, and we are expecting to organize a church within the next two months. This gives us a strategic position in the very heart of a large Polish community, numbering not less than 75,000. We have not yet been able to build the Polish Christian Center on the west side for Pastor Rzepecki and his people. It should be done without fail within the next year. We are hoping and praying that this may be accomplished. At the Second Roumanian Church, Pastor Igrisan is meeting with continued success. The building is too small. We must provide more space for the Sunday school and educational work of the church. Recently the church finished paying the mortgage on the church property, and already an adjacent lot has been purchased. We now have two well-organized Roumanian Baptist churches and two aggressive mission stations.

mission has been organized into a church with very bright prospects. A choice property has been purchased on the main avenue and on part of this a store-front tabernacle church building has been erected. The main building will be erected later. The Hurlbut Avenue Church, meeting in a small chapel, can no longer find room for their work. A new building has been planned, with plans approved by Architect Merrill, which we expect to build this coming summer. This is in a popular section of the city where the majority of the people are the second and third generations of immigrant parents. In Farmington the church had been closed for several years. Now that this is becoming a choice suburban section, the church has been reopened,

fully repaired, and put into first-class condition. The work is not large just now but in the near future it is bound to grow, as the city is spreading in that direction.

3. Work Among the Negroes. This is very important, especially in view of the present largely increased migration from the South. Through the generous aid of the Home Mission Society, we were able to house the Calvary church in a splendid \$50,000 building. This church, three years of age, numbered 1,200 or more. If we could similarly house four or five other congregations, it would revolutionize our Baptist work among the colored population. Work at the Christian Center, in which both the Home Mission Society and the Women's Home Mission Society are cooperating, is proving a great blessing. The outstanding need is a more comprehensive equipment and a larger staff of workers.

Detroit is growing at as rapid a rate as ever in her history. The opportunities are immeasurable. The task of keeping the development of our Baptist work up to the general growth is a gigantic one.

LOS ANGELES BAPTIST CITY MISSION SOCIETY

SUPERINTENDENT, JAMES B. FOX

The Los Angeles Baptist City Mission Society is greatly indebted to The American Baptist Home Mission Society for invaluable assistance in our efforts to evangelize Los Angeles and to maintain Baptist interests and prestige in this, the largest city on the Pacific Coast. The population of Los Angeles is increasing at the rate of one hundred thousand a year, and the present population is approaching the million mark. The financial assistance, amounting to \$6,800 for the current year, helps us to pay our missionary pastors among the foreign-speaking people and to maintain the work at our populr Baptist Christian Center.

The major part of our missionary effort among the foreign-speaking peoples is centered on the following groups: Mexican, Japanese, Italian, and Russian. The year has been one of special blessing in spiritual things. From our various missions have come reports of nearly four hundred conversions during the year. Two of our Mexican missions, the San Pedro Mexican mission and the Garnet Street Mexican mission, have been organized and recognized as regular Baptist churches, and the pastors of these Mexican churches have been ordained to the gospel ministry.

During the year we have organized a boys' department embracing all of our missions among the foreign-speaking groups. We have eleven boys' clubs with more than three hundred members under the direction of a trained boys' worker. This department is proving a source of inspiration and enthusiasm for our mission work and gives promise of splendid fruitage for the kingdom.

The rapid increase of the population in Los Angeles has constantly added large numbers to our Negro group. It is estimated that we now have 60,000 Negroes. This places the Baptist denomination under special obligation to assist in organizing our Negro people religiously and socially. The City Mission Society would find this task most difficult without the financial assistance of the Home Mission Society and the wise counsel of Rev. W. R. Carter and Rev. E. W. Moore, general missionaries of the Home Mission Society in the Department for Negro Work. It is said that seventy-five per cent. of all the Negroes who are Protestants are members of the Baptist denomination, and this places special obligation upon the Home Mission Society and the City Mission Society to come to the help of our Negro brethren and assist them in this formative period in establishing Baptist churches, well located and equipped for carrying on a great work for Christ.

The City Mission Society appreciates the work of the Department of Architecture under the direction of our genial and efficient Baptist architect, Mr. George E. Merrill. He has the faculty of giving wise advice and helpful suggestions in the matter of church construction, and the City Mission Society is planning to make every possible use of Mr. Merrill's wisdom and broad experience. By the inauguration of this new department, the Home Mission Society is making a valuable contribution to our denominational growth in practical church construction.

The organization of a distinct department for City and Foreign-speaking Missions

under the leadership of Dr. Charles A. Brooks has proved fine denominational strategy. The rapid growth of our cities and the universal tendency of the foreign-speaking people to segregate themselves into groups according to nationalities, have brought to the denomination unexpected responsibilities and created many complex problems, which can be met only under the direction of the wisest and most aggressive leadership that the denomination can secure. The denomination is to be congratulated that it has such a man as Dr. Charles A. Brooks to take charge of this department.

KANSAS CITY BAPTIST UNION

SUPERINTENDENT, C. P. JONES

We appreciate the help that we have received from the Home Mission Society to carry on the work in this rapidly growing city. In addition to the \$1,500 granted us by the Society we expended over \$24,000. The money granted by the Society aided us in the support of the general superintendent, also in the support of some of our missionary pastors, but especially was helpful on our Mexican field where Rev. J. M. Justice and his good wife are doing such a splendid work. We now have a fairly strong church and under the leadership of this good man, the people are developing into active and intelligent Christian workers.

Kansas City is growing rapidly into a great city, and our Baptist people are keeping pace in their growth with the city. We are expending through our Kansas City Baptist Union \$10,000 a year in evangelistic work, and over \$15,000 toward our church building work. This does not include the amount of money that is being put

into these buildings by each individual church.

NEW YORK CITY BAPTIST MISSION SOCIETY

SECRETARY, CHARLES H. SEARS

This Society is compelled to carry a heavy and somewhat uncertain expense in connection with the maintenance of six down-town mission centers, involving the maintenance of large and expensive properties, with their imperative and uncertain demands. The care of these properties has involved the Society this year in an expense beyond its normal budget, which is registered as a deficit. One of these properties, The Mariner's Temple, is owned by the Home Mission Society, which shares in the expense of maintaining the property.

The foreign language interests to which the Society makes appropriations are: First Italian, Chinese Mission, Russian Work, Lettish, Swedish-Finnish, Hungarian,

Fordham Italian, Czechoslovak, Polish, Second Avenue Italian, Esthonian.

One building used for foreign language work, viz., the Italian church at Fordham, is in process of rebuilding at an expense of \$35,000. This action was made possible by special gifts and by a building loan of \$5,000 from the Home Mission Society.

The territory of this Society has been extended to include another borough of the City, viz., Staten Island, and to include the major portion of Westchester County as far north as Tarrytown and White Plains. In meeting the missionary needs of this new area, the Home Mission Society cooperated last year to the extent of \$2,000. Westchester County is almost as foreign in its composition as New York City.

A new racial group is being served, viz., Ukranians.

An interesting feature of the work of the past two years has been the holding of "Nationality Nights" conducted as a demonstration of the cultural and religious life of a given people, as for example, the Poles, for the information of our American churches. This is a reversal of the ordinary methods of Americanizing. It is an attempt to make Americans more truly American, more catholic in their sympathies, and more receptive of the good which other peoples are so able to contribute to our common, though newer, American life.

We gratefully acknowledge the receipt of \$13,680.66 from the Home Mission

Society for the year.

THE BAPTIST UNION OF PHILADELPHIA AND VICINITY

SECRETARY, ORLANDO T. STEWART

The American Baptist Home Mission Society is attaining in Philadelphia along the following lines:

- 1. Hungarian. The work among these people by our Hungarian pastor is steady and constructive. These people are more or less scattered in Philadelphia, but the Second church with commendable generosity make their building the center for the Hungarian work. The pastor is also statedly visiting some of the outlying districts of the city. Early in the year another Hungarian congregation desired the services of Mr. Majorcsak, and at first he was inclined to go. His own congregation was heart-broken and amid many tears persuaded him to stay. It was again a veritable occasion that might have given, once more, the inspiration to write the hymn "Bless Be the Tie That Binds."
- 2. Italian. Our Brother Di Domenica with his faithful people are making a great impression on the Italian community. One of the features of his work is the large number of volunteer helpers that freely give of their time and effort. Our classes of young men and women have been meeting two nights a week, studying English. Usually a number of converts have been recruited from these classes. The new community building next door to the church has been open and is proving a great attraction. "The dispensary or health center," as it may well be called, is thronged with patients every day. One of the joys of this work is the splendid spirit of harmony and cooperation that exists among the staff of workers. There is neither jealousy nor fault-finding, but every one of our missionaries is intent upon doing the work of the Master.
- 3. Polish. Brother Czaplik is working in three centers, the main work being in South Philadelphia. On a recent Sunday, the Executive Secretary visited the Polish church service and was a bit surprised, after he had led in the closing prayer, to notice a man in the congregation get up and evince a desire to speak. Gradually the people sat down again, and when he had concluded and the pastor had replied, I found that this man had attended the services and had yielded himself to Jesus Christ and wanted to testify in the meeting. Recently at the South Philadelphia Center one of our former young women missionaries who had been away about three years made a return visit. Meeting a little girl on the street, the child knew her but could not remember her name. Then, with smiles all over her face, she shouted "Little Heaven." This is the name by which this center is known by all the children of the neighborhood.
- 4. Roumanian. The Roumanians who went back to the old country after the war are coming back to America slowly. Under the ministry of the Roumanian pastor, Mr. Jovan, new interests are developing. There is a great contrast between the lives of these people and those who frequent the orthodox church. Among the latter people, recently, the police department had to be called upon to quell a row within the church building. The neighborhood that once was entirely Roumanian is becoming mostly polyglot. The Bible school that crowds the building had almost as many Polish as Roumanian. The accommodations are limited and uninviting, nevertheless the building is crowded every week to its capacity.
- 5. Slovak. The Slovak work in Philadelphia is the most difficult of all. These are from the section of the Slovak land where ignorance is the most dense. There is constant visitation in the homes, and some impression evidently is being made. A noted visitor from Czechoslovakia recently came to Philadelphia and interested a great many of these people who were gathered in one of their halls. He strengthened the hands of the Baptist Slovaks whose work is somewhat at a disadvantage owing to unfavorable conditions at times in their place of worship.

The Baptist Union of Philadelphia and vicinity is very grateful for the help rendered them by The American Baptist Home Mission Society.

PITTSBURGH BAPTIST ASSOCIATION

SECRETARY, W. C. CHAPPELL

The cooperation of the Home Mission Society in the work or Pittsburgh Baptists has been constant, cordial, and very helpful throughout the year now closing. While the direct financial cooperation of the Society is limited to the foreign-speaking work, yet its help has been far wider. In reality we consider it vitally related to all parts of our program.

The work among foreign-speaking groups has presented many perplexing problems. The frequent removal of large portions of a foreign-speaking community affect the stability of our churches. It has been necessary to close the work among the Slovaks at Creighton on this account. The Russian mission in Pittsburgh has been in an unsettled condition for some time for the same cause, and no conclusion has as yet been reached regarding the continuance of the work on that field. A most happy comity agreement was consummated when our Bible school and industrial work with the children was turned over to the Presbyterians who are erecting a large community house within a block of the storeroom where our Russian work has been carried on. These children were not from families of the Russian members of the mission. The Russian work at Lyndora is making very slow progress. The Slovak church at Monaca has been unable to secure a pastor since Mr. Strapon resigned, but Mr. Elavsky, a student at the International Seminary, did very good work last summer. Mr. A. Di Florio became pastor of the Italian church soon after Rev. S. Florena left for Boston. The Hungarian church at McKeesport, Rev. Arthur Stumpf, pastor, is flourishing and is conducting a successful mission at Duquesne. Rev. Louis Stumpf, is leading the Hungarian church at McKeesport steadily forward. The First Swedish church, Pittsburgh, Rev. John Selen, pastor, is making extensive repairs to the building purchased two years ago. Rev. A. B. Bowser, pastor of the Ford City church, has opened a mission among several hundred Italians near Ford City, and with the assistance of members of his church has built up a strong Bible school.

Miss Alma Broadhead, at Union, and Miss Mildred DeTrude, at Beth Eden, both in down-town churches in Pittsburgh, in districts which have become largely foreign-speaking, are doing excellent work among the children and in the homes of foreign-speaking people.

The Christian Center at Rankin is nearing completion, and the first work undertaken will be a church vacation school in July. The formal dedication will occur in

September.

Morgan Community House is closing a year of activity. The most characteristic feature of that work is the place occupied by Mrs. E. W. Moore, director, in the community. She is a power in Morals Court and in the Police Court, and her activity has furnished the evidence which has closed many drinking places and vicious resorts on the Hill.

Not only did the Society help finance the erection of the Christian Center at Rankin, but the plans were drawn by the Architect Secretary, G. E. Merrill. The advice of Mr. Merrill and Dr. C. A. Brooks has been of the greatest value. Several of our churches planning new buildings are also under great obligation to Mr. Merrill for advice.

The results of the year's work are such as to lead our Board to anticipate that the year beginning May 1, 1923, will be most successful as the constructive plans of the past materialize.

BAPTIST UNION OF ROCHESTER AND MONROE COUNTY

SECRETARY, ALFRED E. ISAAC

The Baptist Union of Rochester and Monroe County is glad to be able to report a prosperous and successful year. Our foreign-speaking work is represented by the Hebard Street Christian Center, among the Italians, and our Christ Polish church.

The Hebard Street House has been under the direction of Mr. and Mrs. James W. Herring. The house has been open seven days a week with gymnasium, sewing, cooking, and other classes, with a Sunday school on Sunday afternoons. Since February. we have had the assistance of Miss Genevieve C. Pflaum, a graduate of the Philadelphia Baptist Institute. The building is fitted with gymnasium, shower-baths, library. clubrooms, etc., and is ministering to hundreds of boys and girls in the most thickly settled and congested district of our city.

Our Polish work this year has been under the direction of Mr. Thomas Marczynski, a graduate of the University of Rochester, who is taking his Master's Degree in history. Both the church and the Sunday school have a good attendance. afternoons Miss Belle Collier, a student at the University of Rochester, has con-

ducted a club for girls with an enrolment of twenty or more.

In cooperation with the Home Mission Society we have been able to designate a portion of new pledges to the New World Movement for some greatly needed new buildings among our churches this past year. The Genesee church has completed the foundation for a splendid new plant in a fine location which will be in the immediate vicinity of the new site for the University of Rochester, and promises to be one of our strong suburban churches in a few years. We have also assisted the Baptist church of Greece, which is a rapidly growing suburb of Rochester, to build a new Sunday school plant, the total cost of which will be about \$50,000. And plans are in preparation for a new auditorium for our colored church which, under the leadership of Rev. James E. Rose, is making splendid progress.

All of our country churches now have pastors and are making good progress. Under an arrangement with the State Convention the Executive Secretary has been

asked to take supervision of two other adjoining associations.

ST. LOUIS BAPTIST MISSION BOARD

SUPERINTENDENT, S. E. EWING

The outstanding feature of the Baptist work in St. Louis this year has been the Simultaneous Evangelistic Campaign. It was probably the largest single denominational effort ever attempted in any of the large cities.

Twenty-nine white Baptist churches and an equal number of colored churches entered the campaign. Several well-known pastor-evangelists and the evangelistic force of the Home Mission Board, Southern Baptist Convention, were brought into the city for two weeks-March 4-18-to assist the local pastors.

Results of the campaign, so far as can now be tabulated, are as follows:

White churches: baptisms, 625; letter, etc., 240; total, 865. Colored churches: baptisms, 501; letter, etc., 491; total, 991; grand total, 1,856.

Quite as important as the additions to the churches was the sense of unity which

the campaign brought to pastors and churches.

A budget of \$2,000 was spent for general advertising. Many of the pastors of the State sent in names of members living in St. Louis but whose membership still remain in up-State churches, and also, the names of friends or relatives who were unconverted. These were cared for by the pastors, through whose efforts and prayers many were led to the Saviour.

The great disappointment of the year has been the postponement of several building propositions which we thought would be well under way by this time. At this writing, however, none of these building enterprises have been abandoned, and we hope before long to make a start. But few of the Baptist churches in St. Louis are officially housed. We do not, in any way depreciate the value of cooperation on the part of the Board in the employment of pastors and missionaries for the mission fields, but we are sure that it will be impossible to give too great stress to the importance of proper equipment for our churches.

We are closing the year with all bills paid, but this result comes largely through our failure to promote the building propositions, which have come to us with such

tremendous appeal.

SAN FRANCISCO BAY CITIES BAPTIST UNION

SECRETARY, C. E. TINGLEY

The splendid relationship between The American Baptist Home Mission Society and the San Francisco Bay Cities Baptist Union has continued during the past year. They have cooperatively joined in the support of fourteen different missionaries working in this district, and the Home Mission Society has expended \$7,117.87 in this line of work. These missionaries represent five different languags. Of these workers nine have been in service for the entire year.

The general condition of the churches in this metropolitan district is most encouraging, and for the first time in many years every church in the district has been supplied with a pastor, and this has been the case for nearly six months past, with

the exception of one Negro church.

The Home Mission Society has not appropriated anything directly to the church edifice work during the year, but has made it possible for us to raise funds in the New World Movement for permanent equipment by releasing to our Union certain amounts of the Society's askings for equipment. We have thus raised within the past year \$6,287.22, which has made it possible for us to build one chapel for a new mission and to help substantially another church toward getting a new building. That the amount raised has not been larger has been because we have ever kept the entire goal of the New World Movement before our people. The San Francisco Bay Association, on the first of April, had a record materially ahead of all other Associations in this Convention in giving, and the Northern California Convention stood at the top of the list of all the States. The Baptists of San Francisco Bay Association in about ten and a half months' time have given \$8.33 per capita for the New World Movement.

The Home Mission Society has made appropriation in cooperation with the City Union for the establishing of an orphanage for Chinese boys, the only institution of its kind in America. Difficulty in procuring title to the property desired has delayed

the opening of this much-needed institution.

In addition to the work that is easily recorded, the influence of the Home Mission Society has been far-reaching in the entire metropolitan district, and while there are several important pieces of work in which the Bay Cities Union is engaged and in which the Home Mission Society has not directly cooperated, yet the Society has given encouragement and has made these other enterprises possible by their liberal cooperation in the lines already mentioned. While this liberality has been much appreciated by the Baptists of this district, yet the needs are so much greater than the provisions that it is difficult for us to know at times how to bring to pass the results we so greatly desire. A spirit of hopefulness and encouragement prevails among all the churches.

SAN TRANCISCO WAY CITIES BAPTIST UNION

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THE AMERICAN BAPTIST HOME MISSION SOCIETY

GENERAL BALANCE SHEET, APRIL 30, 1923

ASSETS

TREASURER'S REPORT

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Artistacet Miname Graces Fund
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eginos and ris.

THE AMERICAN BAPTIST HOME MISSION SOCIETY

GENERAL BALANCE SHEET, APRIL 30, 1923

| ASSETS | | |
|--|----------------|-------------------|
| CASH: In banks | \$209,904.64 | |
| In transit | 163,346.04 | |
| Time deposit | 25,000.00 | \$308,250.68 |
| INVESTMENTS (at book values): | | |
| | \$4,944,234.30 | |
| Stocks | 3,098,965.22 | |
| Mortgages | 2,003,775.30 | |
| Real Estate | 129,160.44 | |
| Notes receivable | 19,052.00 | |
| Loan to W. A. B. H. M. S | 50,000.00 | |
| Loans to churches | 187,517.10 | 10 120 201 26 |
| SCHOOL AND MISSION PROPERTIES (less mort- | | 10,432,704.36 |
| gages) | | 1,986,290.89 |
| INSURANCE PREMIUMS—Unexpired Portion | A CHOUSE | 2,000.00 |
| DEFICIT | LALAL | 225,263.75 |
| | | \$13,044,509.68 |
| LIABILITIES | | |
| NOTES PAYABLE—BANK LOANS | | \$350,000.00 |
| UNPAID APPROPRIATIONS (Accounts payable, | | |
| etc.) | | 31,065.64 |
| GENERAL FUND RESERVE: | | |
| School and mission properties | \$1,986,290.89 | |
| Less due from General Fund to Annuity Fund —Loan for Virginia Union University | 10,100.00 | |
| | | |
| Amount of General Fund represented by school and mission properties | 0- | |
| Amount of General Fund represented by invest- | 1,976,190.89 | |
| ments | 24,584.92 | |
| | | 2,000,775.81 |
| TRUST FUND RESERVES: | | |
| Designated Funds | \$289,552.46 | |
| Church Edifice Loan Fund | 237,117.79 | |
| Permanent Trust Funds | 6,652,394.66 | |
| Special Trust Fund for Endowment of Schools | 900,060.00 | |
| Conditional Fund | 2,115,811.65 | |
| Legacy Reserve Fund | 233,388.53 | |
| Retirement Allowance Reserve Fund | 14,381.49 | |
| Group Insurance Reserve Fund | 21,041.20 | |
| Fire and Tornado Insurance Reserve Fund | 7,175.00 | |
| | 77.73.00 | 10,662,668.23 |
| | | - \$13,044,509.68 |
| | | |

SUMMARY OF THE INVESTMENTS OF THE SOCIETY, APRIL 30, 1923

SUMMER OF VIT EUNDSTEEDING

| \$10,432,704.36 | \$69,052.00 | \$129,160.44 | \$2,191,292.40 | \$4.944.234.30 \$3,098,965.22 \$2,191,292.40 \$129,160.44 \$69,052.00 \$10,432,704.36 | \$4.944.234.30 | Totals |
|-----------------|---------------------------|--------------|----------------|---|----------------|-------------------------------|
| 127,769.58 | 6,551.00 | 125.53 | 37,219.27 | 62,158.88 | 21,714.90 | Reserve |
| 232,820.46 | | | 4,000.00 | 226,820.46 | 2,000.00 | Conditional |
| 2,105,580.69 | 2,501.00 | 57, 123.06 | 674,927.38 | 127,986.03 | 1,243,043.22 | Annuity |
| 900,060.00 | | | 600,000.00 | | 300,060.00 | Special Endowment for Schools |
| 6,649,249.83 | 3,500.00 | 58,687.24 | 623,328.65 | 2,681,974.94 | 3,281,759.00 | Permanent |
| 227,501.50 | | | 187,517.10 | | 39,984.40 | Church Edifice Loan |
| 165,137.38 | \$56,500.00 | | 53,500.00 | 1.00 | 55,136.38 | Designated |
| \$24,584.92 | | \$13,224.61 | \$10,800.00 | \$23.91 | \$536.40 | General |
| Totals | Real Estate Miscellaneous | Real Estate | Mortgages | Stocks | Bonds | PUND |

SUMMARY OF ALL FUNDS—RECEIPTS

| AHT GO | Balances April 30, 1922 | Receipts | Transfers | Deficit April 30, 1923 | Totals |
|----------------------------------|----------------------------|----------------|--------------|---------------------------|-----------------|
| 1. General Fund: Deficit | 7 1 Taris | \$4,166.67* | 8 | \$225,263.75 | \$229,430.42 |
| Operating Budget, 1922-1923 | | 716,836.45 | \$88,041.47 | | 804,877.92 |
| Budget Reserve, 1921-1922 | \$127,931.96 | | | | 127,931.96 |
| Property Accounts | 1,747,463.27 | | 238,827.62 | | 1,986,290.89 |
| TRUST FUNDS 2. Designated | 389,874.86 | 697,057.99 | | | 1,086,932.85 |
| 3. Church Edifice Loan | 229,865.78 | 10,429.87 | | | 240,295.65 |
| 4. Permanent | 6,762,655.25 | 88,802.08 | 100,997.33 | | 6,952,454.66 |
| 5. Special Endowment for Schools | | 00.000,009 | 300,060.00 | | 00.090,000 |
| 6. Annuity | 1,544,257.49 | 637,151.05 | | | 2,181,408.54 |
| 7. Conditional | 234,388.53 | | | | 234,388.53 |
| 8. Reserve | 335,964.74 | 21,584.15 | 16,000.00 | | 373,548.89 |
| Totals | \$11,372,401.88 | \$2,776,028.26 | \$743,926.42 | \$225,263.75 | \$15,117,620.31 |

* Appropriations cancelled.

SUMMARY OF ALL FUNDS—DISBURSEMENTS

| T On Same | Disbursements | Budget Reserves | Transfers | Balances April 30, 1923 | Totals |
|---|----------------|-----------------|--------------|----------------------------|-----------------|
| 1. General Fund: Deficit, May 1, 1922 | \$176,326.23 | | | ESA. | \$176,326.23 |
| Increase, Account of Interchurch Underwriting | 61,732.71 | | | | 61,732.71 |
| Operating Budget, 1922-1923 | 770,937.34 | \$9,312.06 | \$16,000.00 | | 796,249.40 |
| Budget Reserve, 1921-1922 | *106,178.38 | 21,753.58 | | | 127,931.96 |
| Property Accounts | | | | \$1,986,290.89 | 1,986,290.89 |
| TRUST FUNDS | 640.878.30 | arol i | 247. 562.00 | 280 552 46 | T-086.033.84 |
| 3. Church Edifice Loan | 3,177.86 | i di | | 237,117.79 | 240,295.65 |
| 4. Permanent | | | 300,060.00 | 6,652,394.66 | 6,952,454.66 |
| 5. Special Endowment for Schools | | | | 00.090,000 | 900,060.00 |
| 5. Annuity | 18,073.00 | ha a | 47,523.89 | 2,115,811.65 | 2,181,408.54 |
| 7. Conditional | | | 1,000.00 | 233,388.53 | 234,388.53 |
| 8. Reserve | 7,425.22 | | 131,780.53 | 234,343.14 | 373,548.89 |
| Totals | \$1,693,669.13 | \$31,065.64 | \$743,926.42 | \$12,648,959.12 | \$15,117,620.31 |

* Includes \$4,166.67 appropriations cancelled.

I. GENERAL FUND

Receipts Under the Budget of 1922-23

| From the Denomination: | | |
|---|--------------|------------------------|
| Contributions from Churches and Individuals | | \$481,009.28 |
| Legacies | | 100,000.00 |
| Income on Investments: | | |
| Permanent Trust Funds | \$64,423.92 | n n |
| Isaac Davis Fund | 549.80 | T T |
| Annuity Fund | 76,155.38 | |
| Conditional Fund | 374.50 | 2 |
| Designated Fund | 5,924.24 | 4 |
| General Fund | 4,396.44 | |
| Reserve Fund | 8,461.30 | -699 |
| Net Profit, etc., from sale of Real Estate and Securities | | 160,285.58 3,310.17 |
| Transfers from Other Funds: | | 5 |
| * Annuity Fund (released by death of donor) | \$43,178.25 | |
| * Designated Fund (Evangelists' Collections, 1921-1922) | 7,691.12 | 0 |
| * Conditional Fund (released by terms of bequest) | 1,000.00 | |
| | | 51,869.37 |
| Chapel Car and Colporter Collections | | 738.04 |
| Evangelists' Collection, 1922-1923 | | 7,665.48 |
| Total Receipts, General Fund | | \$804,877.92 |
| | | |
| | | |
| | | S |
| | - | 2 |
| Deficit May 1, 1922 \$176,326.23 | | HAMM |
| Less unpaid appropriations under previous | | U |
| budgets cancelled 4,166.67 | - | |
| Proportionate share of Interchurch under- | \$172,159.56 | |
| writing assumed May 1, 1922 | 61,732.71 | |
| AS PROMISE AS A STATE OF A STATE | \$233,892.27 | |
| Less excess of budget receipts over disburse- | | |
| ments for year | 8,628.52 | |
| Deficit, April 30, 1923 | | |
| | \$225,263.75 | |

^{*} Reported in former years among receipts for Annuity, Designated, and Conditional Funds.

I. GENERAL FUND

Disbursements Under the Budget of 1922-23

| 1. Mission Work | \$464,139.85 |
|--|-------------------------------------|
| 2. Educational Work | 143,945.54 |
| 3. Promotion of Interest and Beneficence | 14,141.63 |
| 4. Administration and General Expenses | 56,793.27 |
| 5. Miscellaneous | 12,583.15 |
| 6. Annuities | 95,333.90 |
| Total Disbursements | \$786,937.34 |
| to told the state of the state | A sherrold skeriotyk talaroll |
| Unpaid Appropriations under Budget of 1922-1923—Reserved | 9,312.06 |
| Excess of receipts over disbursements for year | 8,628.52 |
| The state of the s | \$804,877.92 |
| | |

DETAILS OF GENERAL FUND DISBURSEMENTS UNDER THE BUDGET OF 1922-23

1. Mission Work

| On the following fields: | | | STATES IN COLUMN |
|---|--------------|---|------------------|
| STATES | General | Evangelism | Totals |
| | \$9,135.71 | | \$9,135.71 |
| Arizona, Navaho and Hopi Indians | 2,200.00 | Street Charles | 2,200,00 |
| Arizona, Navano and Hopi Indians | 15,928.07 | 333.34 | 16,261.41 |
| California, Northern | 2,121.72 | 333.34 | 2,121.72 |
| California, Mono Indians | | 1,553.09 | 10,215.81 |
| California, Southern | 8,662.72 | | |
| Colorado | 3,190.00 | 1,314.38 | 4,504.38 |
| Connecticut | 8,087.54 | | 8,087.54 |
| Delaware | 1,100.00 | | 1,100.00 |
| District of Columbia | 500.00 | | 500.00 |
| Idaho, Southern | 1,211.06 | 2,902.21 | 4,113.27 |
| Illinois | 6,587.11 | 2,082.55 | 8,669.66 |
| Indiana | 9,068.41 | | 9,068.41 |
| Iowa | 1,904.17 | 333.33 | 2,237.50 |
| Kansas | 4,818.75 | 3,145.40 | 7,964.15 |
| Maine | 1,274.92 | 104.90 | 1,379.82 |
| Massachusetts | 10,712.40 | 4,063.11 | 14,775.51 |
| Michigan | 5,666.67 | 1,372.64 | 7,039.31 |
| Minnesota | 3,633.32 | | 3,633.32 |
| Missouri | 3,425.84 | 535.89 | 3,961.73 |
| Montana | 7,523.42 | 535.09 | 7,523.42 |
| Montana, Crow Indians | 5,168.01 | | 5,168.01 |
| Nebraska | 2,818.77 | | 5,838.31 |
| | | 3,019.54 | |
| Nevada Points Indiana | 5,554.76 | | 5,554.76 |
| Nevada, Paiute Indians | 1,930.00 | | 1,930.00 |
| New Hampshire | 25.00 | | 25.00 |
| New Jersey | 8,915.98 | 1,176.67 | 10,092.65 |
| New York | 32,822.03 | 2,725.52 | 35,547.55 |
| North Dakota | 8,712.90 | | 8,712.90 |
| Ohio Planta Talla | 8,090.10 | 1,659.01 | 9,749.11 |
| Oklahoma, Blanket Indians | 13,516.40 | | 13,516.40 |
| Oregon | 3,224.39 | 1,538.24 | 4,762.63 |
| Pennsylvania | 10,618.48 | 1,451.77 | 12,070.25 |
| Rhode Island | 3,882.30 | ******* | 3,882.30 |
| South Dakota. | 562.51 | 222.66 | 785.17 |
| Utah | 4,549.64 | 1,137.28 | 5,686.92 |
| Washington, Eastern and Northern Idaho | 3,037.85 | | 3,037.85 |
| Washington, Eastern and Northern Idaho Washington, Western | 5,378.30 | 208.33 | 5,586.63 |
| west virginia | 5,182.69 | | 5,182.69 |
| Wisconsin | 2,416.66 | 466.67 | 2,883.33 |
| Wyoming | 9,694.16 | 1,002.13 | 10,696.29 |
| Special Workers | 21,205.28 | | 21,205.28 |
| Chinese Work, Pacific Coast | 3,267.23 | | 3,267.23 |
| Chinese Work, Pacific Coast General Evangelists | | 3,663.61 | 3,663,61 |
| Special Evangelistic Work | | 864.32 | 864.32 |
| Social Service | 22,520.17 | | 22,520.17 |
| | | | |
| | \$400 0 | 0-6 0-6 | 06 |
| | \$289,845.44 | \$36,876.59 | \$326,722.03 |
| | | | |
| | | | |
| LATIN-AMERICA | | | |
| LATIN-AMERICA | | | |
| | General | Evangelism | Totals |
| Cuba | \$10 777 06 | | *** *** ** |
| El Salvador | \$19,775.96= | ******* | \$19,775.96 |
| Mexico | 14,000.15 | ********* | 14,888.15 |
| Porto Rico | 32,643.51 | | 32,643.51 |
| General | 27,083.22 | | 27,083.22 |
| | 6,476.37 | • | 6,476.37 |
| | | | |
| | \$100,867.21 | | \$100,867.21 |
| | | | |
| | | | |

\$143,945.54

| SECRETARIES AND SUPERINTENDENTS | la naitom | - B | |
|---|--|----------------------|---------------|
| English-speaking and Indian Missions: | General | Evangelism | Totals |
| Salary, \$4,750.00; Expenses, \$2,309.61 | \$7,059.61 | | \$7,059.61 |
| City and Foreign-speaking: Salary, \$4,750.00; Expenses, \$3,542.11 | 8,292.11 | | 8,292.11 |
| Social Service and Rural Work: Salary, \$1,875.00; Expenses, \$368.24 | 2,243.24 | | 2,243.24 |
| Mountain States (two-thirds): Salary, \$2,400.00; Expenses, \$2,020.32 Pacific Coast (one-third): | 4,420.32 | | 4,420.32 |
| Pacific Coast (one-third): Salary, \$1,300.00 Evangelistic Department, Superintendent: | 1,300.00 | •••••• | 1,300.00 |
| Salary, \$4,250.00; Expenses, \$2,283.79 Latin-America, Superintendent: | | 6,533.79 | 6,533.79 |
| Salary, \$4,250.00; Expenses, \$2,451.54 | 6,701.54 | | 6,701.54 |
| and Gond al Expenses . | \$30,016.82 | \$6,533.79 | \$36,550.61 |
| Total for Mission Work | \$420,729.47 | \$43,410.38 | \$464,139.85 |
| and the second | | LANCE ROTTER | C CONNEC |
| 2. Educational | | | est) sammer! |
| HIGHER SCHOOLS FOR NEGROE | ES | Salaries | Expenses |
| Arkansas Baptist College, Little Rock, Ark | | \$800.00 | mortal |
| Benedict College, Columbia, S. C | | 13,000.30 | |
| Bishop College, Marshall, Texas | | 15,183.17 | |
| Hartshorn Memorial College, Richmond, Va. | | 1,400.00 | |
| Jackson College, Jackson, Miss | | 8,757.31 | 500.00 |
| Morehouse College, Atlanta, Ga | | 10,000.00 | 1,020.04 |
| Roger Williams University, Nashville, Tenn. | | 1,551.50 | willian |
| Selma University, Selma, Ala | | 1,303.77 | |
| Shaw University, Raleigh, N. C | | 11,808.31 | 1,457.98 |
| Spelman Seminary, Atlanta, Ga | | | 1,500.00 |
| State University, Louisville, Ky | | 1,400.00 | |
| Storer College, Harper's Ferry, W. Va | | 3,000.00 | |
| Virginia Union University, Richmond, Va | | 13,927.50 | 1,002.50 |
| SECONDARY SCHOOLS | | | |
| Coleman Academy, Gibsland, La | | 600.00 | |
| Florida Normal & Industrial Institute, St. Aug | | 500.00 | |
| INDIAN SCHOOL | | 300.00 | ner lang sept |
| Bacone College, Bacone, Okla | | 9,200.00 | 810.00 |
| LATIN-AMERICAN SCHOOLS | | | |
| | | 17 282 42 | 1,333.26 |
| Cuba—Colegios Internacionales | | | |
| Mexico—Theological School, Saltillo | | | 2,952.50 |
| Porto Rico-Evangelical Seminary, Rio Piedra | ıs | 4,900.00 | |
| INTERNATIONAL SEMINARY | | | |
| East Orange, N. J | | ******** | 500.00 |
| MISCELLANEOUS | | | |
| Auditing School Accounts | ********* | ******* | 195.00 |
| Insurance on School Buildings | | | 12,017.92 |
| Books, Supplies, etc | | | 1,912,73 |
| Secretary for Education | | . 4,750.00 | 2,181.13 |
| 8.44 | | \$114,424.29 | \$29,521.25 |
| Salaries | | ψ11 4 ,424.29 | 114,424.29 |
| | STATE OF THE PARTY | | |

Total for Educational Work .

3. Promotion of Interest and Beneficence

| General Conference of Free Baptists Literature Special Conferences Special Deputation Work Student Fellowship for Christian Life Second Student Salaries | rvice | \$3,187.50 | \$87.71 3,962.03 901.70 592.52 500.00 \$10,954.13 3,187.50 |
|--|---------------------------------------|--|--|
| Total Promotion of Interest and B | eneficence | Kg forester | \$14,141.63 |
| 4. Administration a Executive Department: Executive Secretary Office Salaries | Salaries \$5,750.00 | Expenses \$1,496.55 | Total |
| al Work | moircou \$9,082.00 | \$1,496.55 | \$10,578.55 |
| Finance Department: Treasurer (to December 31, 1922). Assistant Treasurer Office Salaries Audit Collecting Agencies Exchange Expense of Collecting Legacies Legal Expenses Surety Bonds Incidentals | , , , , , , , , , , , , , , , , , , , | 1,000.00 144.31 61.96 202.84 2,030.90 332.50 41.99 | of the Confession of the Confe |
| A 201. 1. 1. 200. | \$14,962.47 | \$3,814.50 | 18,776.97 |
| General Administration: Office Salaries Office Supplies and Expenses Postage Rent Traveling Expenses of Board Memb | \$5,897.48 | \$4,293.41 1,396.77 10,375.03 1,638.20 | ed agentsur grinU od. c allot sessic http://www.i |
| en end | \$5,897,48 | \$17,703.41 | 23,600.89 |
| Total | 100135,24 | \$3,000.00 | \$52,956.41 |
| Net Administration Expenses | | 15,000.00 | |
| General Expenses: Interest on Budget Loans Internal Revenue Interest on Virginia Union Universe | ol, Saldila | \$19,171.86 160.00 | 19,836.86 |
| Total Administration and General | | 3.0 | \$54,793.27 |
| | scellaneous | D8114 = | |
| Home Missions Council Transfer to Group Insurance Reserve I Transfer to Retirement Allowance Reserve | Fund | . 10,000.00 | insulation on Books, Supp |
| Total Miscellaneous Expenses | | | \$14,583.15 |
| 09,451,411 | Annuities | 7 | |
| Paid Annuitants during year | And W | Educational | . \$95,333.90 |

I. GENERAL FUND

OPERATIONS DURING 1922-23 UNDER THE RESERVE

| May 1, 1922, Balance Reserved | | \$127,931.96 |
|--|--------------|-----------------------|
| DISBURSEMENTS | | |
| 1. Mission Work | \$3,749.71 | |
| 2. Church Edifice Work | 43,800.00 | Station of Control (|
| 3. Promotion of Interest | | became toy. |
| 4. Woman's American Baptist Home Mission Society | 40,500.00 | mT minegia Alombia |
| 5. The American Baptist Publication Society | 13,500.00 | |
| Total Disbursements | \$102,011.71 | |
| Appropriations cancelled during year | 4,100.0/ | 106,178.38 |
| Balance Reserved April 30, 1923 | | \$21,753,58 |

SCHOOL AND MISSION PROPERTIES, ETC.

CORRECTION

DESIGNATED FUNDS

Disbursements

International Baptist Seminary, East Orange, N. J.:

Amount expended for Special Objects should be \$38,589.92 instead of \$128,843.96.

Omitted from Disbursements:

Murrow Indian Orphans' Home, Bacone, Oklahoma, \$90,254.04.

II. DESIGNATED FUNDS

| Balance May | 1, 1922 | under. | 1922.23. | DHIRU | I SNOI | \$389,874.86 |
|-------------|---------|--------|----------|--------|--------|------------------------|
| | 921-22 | ET OF | BUDE | OF THE | FUND | Entrance of the second |

RECEIPTS

| Contributions from Churches and Individuals Colporter Collections | \$211,610.03 387.18 |
|---|-----------------------------|
| Income on Investments | Mr. Wrow haralte |
| n T \$226 460 75 | V 4 VM |
| Conditional Fund | HOTE STREET ETHICLE |
| Designated Funds 4,326.44 | Promotion of Interest |
| Special Trust Fund for Endowment of Schools | t. Woman's American Baptist |
| Canon Society Prison makes | 385,993.15 |
| Miscellaneous | |

| General Educa | tion Board | \$92,020.94 |
|----------------|------------------------|-------------|
| Conditional Lo | ans to Churches repaid | 7,003.20 |
| Unclassified . | | 43.49 |
| | | |

99,067.63

Appropriations cancelled

| Total | Receipts- | -Design | ated | Funds | |
|-------|-----------|---------|------|-------|--|

697,057.99

\$1,086,932.85

SCE

DISBURSEMENTS

Mission Work

| Arizona | \$448.78 |
|------------------------|----------|
| California | 3,400.30 |
| Connecticut | 1,621.25 |
| Illinois | 100.00 |
| Kansas | 400.00 |
| Kansas | 163.30 |
| Montana | 7,739.76 |
| New York | 5,904.86 |
| Pennsylvania | 10.00 |
| Rhode Island | 1,217.17 |
| Washington | 228.77 |
| Colporters in Colorado | 4,624.42 |
| Colporters in Montana | 3,675.00 |
| Colporters in Wyoming | 4,385.21 |
| Cuba | 500.00 |
| Haiti | 121.00 |
| Mexico | 3,867.12 |
| Nicaragua | 8,249.72 |

\$46,656.75

Pelicol Propertie

Educational Work

Salaries and Designated for

| Adams Desta CH That D | | Special Objects |
|---|------------|-----------------|
| Arkansas Baptist College, Little Rock, Ark. | \$5,000.00 | |
| Bacone College, Bacone, Okla | | \$99,864.12 |
| Benedict College, Columbia, S. C | 9,680.60 | |

| KANDEN TO THE PARTY OF THE PART | 1,000.00 | | Santal Di |
|--|-----------|----------------------|--------------------|
| Boys' High School, Managua, Nicaragua Calabar College, Jamaica, B. W. I Chicago Training School, Chicago, Ill Coleman Academy, Gibsland, La Evangelical Seminary, Rio Piedras, Porto | 1,000.00 | 20,000.00 | |
| Boys' High School, Managua, Nicaragua Calabar College, Jamaica, B. W. I Chicago Training School, Chicago, Ill Coleman Academy, Gibsland, La Evangelical Seminary, Rio Piedras, Porto | 1,000.00 | | |
| Chicago Training School, Chicago, Ill | 1,000.00 | | |
| Coleman Academy, Gibsland, La Evangelical Seminary, Rio Piedras, Porto | | 4,000.00 | uif tsamt |
| Evangelical Seminary, Rio Piedras, Porto | | | ARESE. |
| | 199.03 | gwigit with | |
| Kico | ******** | | as all |
| | | 3,000.00 | |
| Florida Baptist Academy, St. Augustine, | 2,250.00 | | |
| Hartshorn Memorial College, Richmond, | 2,230.00 | | |
| Va | 5,241.61 | | |
| | 7,407.98 | 128,843.96 | |
| Jackson College, Jackson, Miss | 4,912.88 | | |
| Jacmel Training School, Haiti | | 3,625.00 | |
| Mexican Theol. School, Saltillo, Mexico | 2,981.76 | | Transfer on G |
| Morehouse College, Atlanta, Ga | 23,818.00 | 2,496.76 | |
| Roger Williams University, Nashville, Tenn. | 4,962.90 | 47.20 | |
| Selma University, Selma, Ala | 4,201.60 | | |
| | 10,072.89 | 3,651.29 | |
| Simmons University, Louisville, Ky | 5,000.00 | | |
| Storer College, Harpers Ferry, W. Va | 2,040.82 | 3,000 00 | |
| Virginia Union University, Richmond, Va. | 9,834.63 | 713.41 | |
| Unclassified | | 160.00 | |
| Totals \$10 | 9 | \$273,640.30 | \$421,453.61 |
| Totals | 17,013.31 | \$273,040.30 | \$421,453.01 |
| Church Edifice | Work | | |
| Conditional Loans to Sundry Churches | | \$110,548.88 | |
| Roger Williams Memorial | | 25,500.00 | |
| Temple Baptist Church, Los Angeles, | | | |
| Calif Friendship Baptist Church, Pasadena, | | 50,000.00 | |
| Calif | | 11,174.15 | |
| Other Churches (California) | 13. H3 | 16,500.00 | 1 |
| | | | 213,723.03 |
| Paid to State Convention, etc.: | | FASTER TERMS | a version sometime |
| Contingent Loan Refunds | | \$5,059.91 | |
| Miscellaneous: | | | |
| Insurance, Taxes, and Assessments | | 1,009.28 | |
| Repairs to Mission Properties | | 1,198.40 | interess iron |
| Equipment for Mission Chapel, San | | The model and of | Loans merious |
| Salvador | | 573 - 37 | |
| | | State of Science See | 7,840.96 |
| Assistant Secretary—Salary | | \$4,250.00 | |
| Expenses | | 1,204.01 | |
| | | | 5,454.01 |
| Architectural Department: | | | |
| Secretary—Salary. | | \$4,750.00 | |
| " —Expenses | | 2,991.61 | fixpassas |
| Draftsmen and Clerical Force | | 15,607.44 | Written off ; S. |
| Fees to other Architects | | 5,040.92 | |
| Office and other expenses | | 4,375.01 | |
| | | \$32,764.98 | |
| Less received from Churches, etc | | 8,363.66 | |
| | | 0,303.00 | |
| Dess received from Churches, etc | | | 24,401.32 |

| Philanthropies: whe have not a large sample. | | |
|--|---|--|
| | NO ARE | |
| | \$20,403.20 | Bishop Cadles |
| Judson Health Center, New York City | 500 A 100 A | SERVICE AND ADDRESS OF THE PARTY OF THE PART |
| Kane | 5,190.54 | THE RESERVE OF THE PARTY OF THE |
| Central Baptist Orphanage, Maywood, Ill. | , breaked 1 , 9 mon | Eak gample) |
| 110 1 AZTE | n'i sik (Kalikima | \$45,705.67 |
| Augustine | | |
| Special Purposes | | Fla |
| From Income of Special Trust Funds | \$1,199.53 | M. modernii |
| Special Purposes From Income of Special Trust Funds Baptist World Alliance, Stockholm Student Fellowship for Christian Life Ser- | 400.00 | iscoisan vooi |
| | | |
| Transfer to Permanent Trust Funds Transfer to General Fund (Evangelist col- | 997.33 | nunci i ismoot |
| Transfer to General Fund (Evangelist collection 1921-1922) | 7 607 79 | ORUL GROIXEL |
| Transfer to General Fund Miscellaneous | 45.02 | ad 1 1 2 2 2 1 1 2 1 2 1 2 1 2 1 2 1 2 1 |
| | | TE EER OT |
| | to animal and | 3,330.9 |
| Administrative Expenses | oliganism i seinem | in I summere |
| | | |
| Collection Charges, etc | 1,586.13 | reiniu Unio |
| | | 16,586.13 |
| Total Disbursements | | \$797,380.39 |
| Balance April 30, 1923 | | 289,552.46 |
| | | |
| | | |
| Tomora Arbert Hank | s select as anno | |
| Consect Prices from Services and the consecution of | evirus or come thir media email option thereign | \$1,086,932.85 |
| The main force of the case of | epties denote, to Rappint a bourk. | \$1,086,932.85 |
| III. CHURCH EDIFICE LO | OAN FUND | \$1,086,932.85 |
| III. CHURCH EDIFICE LO | OAN FUND | \$1,086,932.85 |
| III. CHURCH EDIFICE LO | OAN FUND | \$1,086,932.85 |
| III. CHURCH EDIFICE LO | OAN FUND | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 | OAN FUND | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments | OAN FUND \$7,344.15 | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches | OAN FUND \$7,344.15 2,160.72 | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts | \$7,344.15 \$7,344.15 2,160.72 925.00 | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off | \$7,344.15 \$7,344.15 2,160.72 925.00 | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts | ************************************** | \$1,086,932.85 \$229,865.78 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts DISBURSEMENTS | *7,344.15 \$7,344.15 2,160.72 925.00 | \$1,086,932.85 \$229,865.78 10,429.87 \$240,295.65 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts | ************************************** | \$1,086,932.85 \$229,865.78 10,429.87 \$240,295.65 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts DISBURSEMENTS Expenses | ************************************** | \$1,086,932.85 \$229,865.78 10,429.87 \$240,295.65 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts DISBURSEMENTS Expenses Written off | \$7,344.15 \$2,160.72 \$2,000.00 \$3,000.00 | \$1,086,932.85 \$229,865.78 10,429.87 \$240,295.65 |
| III. CHURCH EDIFICE LO Balance May 1, 1922 RECEIPTS Interest from Churches Interest on Investments Loans previously written off Total Receipts DISBURSEMENTS Expenses Written off Total Disbursements | \$7,344.15 \$2,160.72 \$25.00 \$3,000.00 177.86 | \$1,086,932.85 \$229,865.78 10,429.87 \$240,295.65 |

IV. PERMANENT TRUST FUNDS

| VII. CONDITIONAL FUND | |
|--|-----------------|
| Balance May 1, 1922 | \$6,762,655.25 |
| RECEIPTS | |
| Contributions | or DeredenacT |
| Miscellaneous | Haimice A |
| book value | |
| Total Receipts | 189,799.41 |
| DISBURSEMENTS based to be seen to be see | |
| Transfer to Special Trust Funds for Endowment of | |
| Schools | 300,060.00 |
| Balance April 30, 1923 | \$6,652,394.66 |
| RECEIPTS Contributions—General Education Board\$600,000.00 Transfer from Permanent Trust Funds | |
| Transfer from Permanent Trust Funds | \$900,060.00 |
| Datable April 30, 1923 | |
| VI. ANNUITY FUND | |
| Balance May 1, 1922 | \$1,544,257.49 |
| PECENTER AND STREET AND STREET STREET STREET | Refirement Alle |
| Contributions | Elre and Torna |
| Total Receipts | 637,151.05 |
| DISBURSEMENTS | \$2,181,408.54 |
| Transferred to General Fund | |
| Total Disbursements | 65,596.89 |
| Balance April 30, 1923 | \$2,115,811.65 |
| | |

VII. CONDITIONAL FUND

| Balance May 1, 1922 DISBURSEMENTS | \$234,388.53 |
|--|---|
| Transferred to General Fund | 1,000.00 |
| Balance April 30, 1923 | \$233,388.53 |
| VIII. RESERVE FUNDS | Cansterned to Carrosse in its to Second |
| Balance May 1, 1922 | \$335,964.74 |
| RECEIPTS Legacies \$15,289.15 Income from investments, etc 6,295.00 Transfer from General Fund 16,000.00 | Total Res |
| Total Receipts | 37,584.15 |
| DISBURSEMENTS | \$373,548.89 |
| Paid Sundry Beneficiaries under Group Insurance Plan . \$5,055.22 Paid Sundry Beneficiaries under Retirement Allowance Plan | v. spr |
| Total Disbursements | 139,205.75 |
| Balance April 30, 1923 | \$234,343.14 |
| 50-274,000\$ they let line | A someigh |

VI. ANNUITY FUND

Ralance April 20, 1923,

| Retirement Allowance Reserve Fund | \$191,745.45 |
|-----------------------------------|--|
| Group Insurance Reserve Fund | 21,041.20 7,175.00 |
| an or | Control of the Contro |

EXHIBIT.A

Receipts of the American Supelist Home Mission Society for the

ATLANTA
BALTIMORE
BOSTON
BUFFALO
CHICAGO
CINCINNATI
CLEVELAND
DALLAS
DENVER
DETROIT
KANSAS CITY
LOS ANGELES
MINNEAPOLIS
NEWARK
NEW ORLEANS

HASKINS & SELLS

CERTIFIED PUBLIC ACCOUNTANTS

37 WEST 39TH STREET
NEW YORK

NEW YORK
PHILADELPHIA
PHITSBURGH
PORTLAND
PROVIDENCE
SAINT LOUIS
SALT LAKE CITY
SAN FRANCISCO
SEATTLE
TULSA
WATERTOWN
HAYANA
LONDON
PARIS

SHANGHAI

CERTIFICATE

20 467-468 100 at 7 review of 18 24-66 fee 840-2

We have audited the records of cash receipts and disbursements of The American Baptist Home Mission Society for the year ended April 30, 1923, and have verified the cash balances and the investments as shown by the books as of April 30, 1923; and

WE HEREBY CERTIFY that, in our opinion, the accompanying General Balance Sheet and Statements of Income and Expenses, General Fund, and of Changes in Trust Funds, are correct.

Comparative Table of Contributions for Budget Purposes

(Signed) HASKINS & SELLS.

National Committee of Northern Septial Layings, avoided

New York, June 23, 1923.

Co. edo, 183 1 202 . 202 . 203 . 203 . de 08:11

to appropriate the subsection of the propriate terms of the section of the sectio

05.502,105,05 32,802,203 15.00

EXHIBIT A

Receipts of the American Baptist Home Mission Society for the Fiscal Year 1922-1923

| FROM | For Budget Purposes | For Designated Purposes | For Permanent Investment Funds | For Annuity Fund | Totals |
|--------------------------------------|---------------------------|-------------------------------|--------------------------------|------------------------|----------------|
| . Churches and In- dividuals, etc | \$481,009.28 | \$211,610.03 | \$50,793.00 | \$610,090.45 | \$1,353,502.76 |
| 2. Legacies | 83,508.62 | W YORK | 8,894.49 | 27,040.94 | 119,444.05 |
| Matured Annu- ities, net | 23,999.73 | | | | 23,999.73 |
| 4. Income of Funds and Properties . | 84,130.20 | 385,993.15 | | | 470,123.35 |
| 5. All other sources. | 5,048,21 | 99,454.81 | 730,111.92 | 19.66 | 834,634.60 |
| Totals | \$677,696.04 | \$697,037.99 | \$789,799.41 | \$637,151.05 | \$2,801,704.49 |

We have audited the records of cush records and disbursements of The American Bapist Booke Mission Society for the year ended April 30, 1923 and have verified the cush balances and the investments as shown by the

We meanly certify that, to our quiter, the accompanying General Balance Sheet and Statements of Income and Expenses, General Fund, and Changes in Trust Funds, are correct.

books as of April 30, 1923; and

EXHIBIT B 102 at 102 B TIBIHX

(Somed) Haskins & Suis.

Comparative Table of Contributions for Budget Purposes

| | 1919-1920 | 1920-1921 | 1921-1922 | 1922-1923 |
|--|--------------|--------------|--------------|--------------|
| Churches, Sunday Schools, Young People's Societies, and Indi- viduals | | \$626,283.38 | \$628,308.83 | \$481,009.28 |
| National Committee of Northern Baptist Laymen, account of Victory Campaign | | | | |
| Totals | \$759,179.21 | \$626,333.38 | \$628,308.83 | \$481,009.28 |

EXHIBIT C papell property as a colonial to the colonial to the

1: \$po. ::

The following list exhibits the Legacies received by The American Baptist Home Mission Society during the year ended April 30, 1923, the names of the testators and their residences:

FOR GENERAL FUND

| CALIFORNIA | Prodestry |
|---|--------------|
| Griffith, Alfred P.—Azusa Miller, Emma L.—Los Angeles | \$223.00 |
| Miller, Emma L.—Los Angeles | 100.00 |
| Maloon, Mary Eliza—Oakland | 50.00 |
| CANADA | 153.24 |
| CANADA | |
| Little, Taylor—Hatley, Quebec | 41.00 |
| COLORADO | Bucklin. |
| Thompson, Stillman K.—Greeley | 14,736.65 |
| CONNECTICUT | 4,,,,,,,,,,, |
| Browning, Polly—Uncasville | 9.00 |
| Chase, Cornella S.—Harttord | 6,425.10 |
| Smith Nancy—Stamford | 1,000.00 |
| Morgan, Ebenezer—New London* Smith, Nancy—Stamford Wooster, Mary McC.—Saybrook | 1,065.21 |
| ILLINOIS | TI TIME |
| | |
| Jackson, John Mason—Chicago | 300.00 |
| INDIANA 1 | 130.70 |
| Chandler, Emma R.—Goshen | 398.43 |
| Chandler, Emma R. Goshen | 390.43 |
| IOWA | C. 1891. 59 |
| Cole, Alice BWaterloo | 66.66 |
| Harris, Flavel W.—Jesup Wachtel, Retta—Oelwein | 475.00 |
| Wachtel, Ketta-Oelwein | 475.00 |
| MAINE | |
| Chase, Lydia R.—Lisbon Moody, William F.—Auburn Mullin, Lizzie B.—Fairfield | 587.71 |
| Moody, William F.—Auburn | 5,734.98 |
| Mullin, Lizzie B.—Fairfield | 50.00 |
| MARYLAND | |
| Griffith, Hiram—Selbysport | 2,634.12 |
| | |
| MASSACHUSETTS Edwards, John—Southbridge Elwell, Mary—Newburyport Fiske, Peter—Woburn Gifford, Laura A — Twringham | 92.08 |
| Elwell, Mary-Newburyport | 27.62 |
| Fiske, Peter-Woburn | 485.79 |
| Gifford, Laura A.—Tyringham | 34.9 |
| Goodhue, Mary—Danvers Jones, John—Sandisfield Russell, Catherine A.—Watertown Stone, Susannah—South Gardner | 335.91 |
| Jones, John—Sandisheld | 917.60 |
| Stone Susannah South Cardner | 85.9r |
| Ward, Chloe—Tyringham | 38.67 |
| | |
| Charles B. 12 P. 190 | |
| Chapple, Edward E.—Belding | 500.00 |
| MINNESOTA | Novelly C |
| Railey Tutherin C Cattage Come | 480.00 |
| NEW HAMPSHIRE | instant! |
| Sanborn, Asahel-Laconia | 44.44 |
| Woods, Hannah Adelaide Keene | 640.55 |
| NEW JERSEY | Sampera, |
| Miller Warmat Named | 700.00 |
| Miller, Hannah—Newark Seabrook, Henry—Keyport | 73.34 |
| Aciport | |

| Chittenden, Catherine-Homer \$1 | 11,048.10 |
|--|--|
| Huntley, Francis J.—Rochester | 4,225.00 |
| Jordon, Michael J.—Friendship | 630.00 |
| Mitchell Polly—Manchester | 23.17 |
| Morison, Anna RNew York City | 2,090.90 |
| Ormsby, Sarah Frances-Hamilton | 2 118 42 |
| Peyton, Josephine L.—New York City | 10,000.00 |
| Sleicher William—Warwick | 150.00 |
| Stewart, Mary Elizabeth-Albion | 1,245.94 |
| NEW YORK Chittenden, Catherine—Homer Huntley, Francis J.—Rochester Jordon, Michael J.—Friendship Mark, Charles L.—Dunkirk Mitchell, Polly—Manchester Morison, Anna R.—New York City Ormsby, Sarah Frances—Hamilton Peyton, Josephine L.—New York City Sanders, Henry M.—New York City Sanders, Henry M.—New York City Sleicher, William—Warwick Stewart, Mary Elizabeth—Albion Woodbury, Daniel A.—Rochester OHIO Kyle, Elizabeth—Richwood | 100.00 |
| Kyle, Elizabeth—Richwood | 465.00 |
| DENNEUT VANTA | |
| Maddock, Caroline H.—Chester Schell, Harry D.—Philadelphia | 3,856.18 |
| m.is RHODE ISLAND . sedent . sedent . sedent . | all slm.l |
| Bucklin, Clara A.—Providence | 50.00 |
| Bucklin, Clara A.—Providence Jackson, Henry—Newport Lee, Oscar F.—Providence | 65.62 |
| | |
| SOUTH DAKOTA Lukens, Clara A.—Mitchell | 99.90 |
| WICCONCIN ' | |
| Crosby, James B.—Janesville Haley, Louis C.—Madison | 1,881.33 |
| Total | 83,508.62 |
| Tolking Mahon-Adams Committee Commit | MRADIONI TOTAL PROPERTY. |
| Received during year | |
| ave / 1/2 - Josup cetta | Cule, Alica Harris, Fl Washel, J |
| Setta-Octiven | Cule, Alica Harris, Pl Wachnel, J |
| * ANALES | Cule, Alica Harris, Pl Wachnel, J |
| FOR PERMANENT FUNDS CALIFORNIA | Cwle, Alica Harrie, Fl. Washied, J. Washied, I. Chase, Ly Moody, W. Mollan, J. |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa | Cwle, Alica Harrie, Fl. Washied, J. Washied, I. Chase, Ly Moody, W. Mollan, J. |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa | Cole, Alica Harrie, Fi Wachiel, I Moole, W Mollan La |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total | \$223.00 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE Nowell, George H.—Sanford | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE Nowell, George H.—Sanford MASSACHUSETTS Howlett, Eva E.—Wakefield | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE Nowell, George H.—Sanford MASSACHUSETTS Howlett, Eva E.—Wakefield | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE Nowell, George H.—Sanford MASSACHUSETTS Howlett, Eva E.—Wakefield | \$223.00 5,000.00 3,671.49 \$8,894.49 |
| FOR PERMANENT FUNDS CALIFORNIA Griffith, Alfred P.—Azusa MASSACHUSETTS Waring, James—Fall River NEW YORK Ketcham, George W.—Dover Plains Total FOR ANNUITY FUND MAINE Nowell, George H.—Sanford MASSACHUSETTS | \$223.00 5,000.00 3,671.49 \$8,894.49 \$4,775.00 1,900.00 |

EXHIBIT D

Receipts and Disbursements Under Budget for Year 1922-1923

| Barrolow and and Laurence | (86) 906 3 | | 71.00 | Turn South |
|---|-------------------|--------------------|---|--|
| Receipts | Budget Ex- | Receipts | More than Ex- pectations | Less than Ex- pectations |
| Contributions from Churches and In- | | | | |
| dividuals Legacies | \$507,979.00 | | | \$26,969.72 |
| Income from Invested Funds: | 100,000.00 | 03,500.02 | •••••• | 16,491.38 |
| (a) Permanent | gayy Lings | 1 6, 114 6. | | TVIDAL . |
| (b) Annuity | 65,000.00 | 64,973.72 | | 26.28 |
| (c) Conditional | 75,000.00 | 76,155.38 | | |
| (d) Designated | 5,600.00 | 374.50 5,924.24 | 74.50 324.24 | |
| (e) General | 4,000.00 | 4,396.44 | 396.44 | |
| (f) Reserve | 8,000.00 | 8,461.30 | 461.30 | ari I - (ala |
| Annuities Released By Death of | | to settosqx5 | bas som | lad |
| Donors | 30,000.00 | 43.178.25 | 13,178.25 | |
| Conditional Funds Released | | 1,000.00 | 1,000.00 | |
| Unclassified | 30.355 | 4,048.21 | 4,048.21 | |
| Total Budget Receipts | \$795,879.00 | \$773,029.94 | \$20,638.32 | \$43,487.38 |
| Disbursements | Require- ments | Pay- ments | More than Require- ments | Less than Require- ments |
| I. MISSION WORK: | | | | |
| (a) English-speaking and Indian Missions | \$71,847,61 | \$69,689.29 | | \$2,158.32 |
| (b) City and Foreign-speaking | | 5.400478.138 | | |
| Missions | 185,515.00 | 183,146.74 | an large | 2,368.26 |
| hood | 23,736.00 | 24,763.41 | \$1,027.41 | |
| (d) Evangelism | 41,273.00 | | | 13,219.22 |
| (e) Colporters and Chapel Cars | 35,600.00 | | og A | 4,864.04 |
| (f) Latin-American Missions | 114,452.00 | 106,673.75 | | 7,778.25 |
| (g) Divisional Secretaries | 5,000.00 | 5,720.32 | 720.32 | ••••• |
| Total for Mission Work | \$477,423.61 | \$448,783.25 | \$1,747.73 | \$30,388.09 |
| 2. EDUCATIONAL WORK: | | | | |
| (a) Salary and Expenses of Su- | 18 mm 7 mm 2 mm | | | |
| perintendent | | \$6,931.13 | \$431.13 | |
| (b) Appropriations to Schools (c) Insurance | 119,341.00 | 120,092.39 | | \$1,982.08 |
| (d) Auditing School Accounts. | 14,000.00 | 12,017.92 | | 405.00 |
| (e) Repairs | 2,500.00 | 4,709.10 | | A STANDARD OF THE RESERVE OF THE PARTY OF TH |
| (f) Contingent Fund | 1,500.00 | 4,,09.10 | This invest d | \$1,500.00 |
| Total for Education | | Frank Sterring Str | \$3,391.62 | \$3,887.08 |
| 1000 1000 1000 1000 1000 1000 1000 100 | | | 201431 1415 | |
| *Total Payments \$43,410.38 Less Collections 15,356.60 | | | LANGOUS. | |
| \$28,053.78 | | | fissiana Cou | |
| 3. PROMOTION OF INTEREST A | AND BENEF | ICENCE: | | slenger F and |
| Assistant Secretary—Salary and Expenses | | \$3,238.85 | telan of a | \$361.15 |
| Advertising | | 1,645.62 | | |
| Anniversary Expenses | 1,500.00 | 1,724.82 | | |
| Annual Report | 1,500.00 | | PAGE AND PROPERTY OF THE PAGE AND PROPERTY. | |
| | | | | |

| General Conference of Free | LIBITIX | \$587.71 | \$587.71 | |
|--|-------------|-----------------|-------------------|---------------------------------------|
| Literature | \$4,000.00 | 3,962.03 | 201.70 | \$37.97 |
| Special Deputation Work | 1,000.00 | 592.52 | | 407.48 |
| Student Fellowship for Christian Life Service | normer. | 500.00 | 500.00 | |
| Total for Promotion of Interest and Beneficence | \$14,100.00 | \$14,141.63 | \$1,702.61 | \$1,660.98 |
| ADMINISTRATION AND GENE | RAL EXPEN | NSES: | hotseval n | 103 1 3,000 1;;; |
| (a) Executive Department: | 0 000 0 C | | Tion | |
| Salaries and expenses of Secretary and Clerks | \$10,350.00 | \$10,578.55 | \$228.55 | (2) (3) (1) (3) |
| (b) Finance Department: | 6,000,1 | | | (e) (e) |
| Salaries and expenses of | | e dieti e | Kelezaed B | esthour/ |
| Treasurer, Asst. Treasurer, and Clerks | \$13,833.33 | \$14,962.47 | \$1,129.14 | STOUGH |
| Audit | 750.00 | 1,000.00 | 250.00 | |
| Collecting Agencies | 500.00 | 144.31 | | \$355.69 |
| Exchange | 100.00 | 61.96 | ********** | 38.04 |
| Expense of Collect. Legacies | 250.00 | 202.84 | | 47.16 |
| Legal Expenses Surety Bonds | 2,350.00 | 2,030.90 | 82.50 | 319.10 |
| Incidentals | 566.67 | 332.50 | 02.50 | 524.68 |
| | \$18,600.00 | \$18,776.97 | \$1,461.64 | |
| | | recijonė žosa p | ridachie dalla | U-F SEE |
| (c) General Administration: | | | | |
| Office Salaries | \$6,000.00 | \$5,897.48 | | \$102.52 |
| Office Supplies and Expenses Postage | 4,000.00 | 4,293.41 | \$293.41 | (c) Soc |
| Rent | 1,000.00 | 1,396.77 | 396.77 | 621.0 |
| Traveling Expenses of Board Members | 1,600.00 | 1,638.20 | 38.20 | (a) (a) |
| 100 00 00 00 00 00 00 00 00 00 00 00 00 | \$23,600.00 | \$23,600.89 | \$728.38 | \$727.4 |
| Total Administration Ex- | | 313,370 | A. Co. 13.6 max | Sec. 285 |
| penses | \$52,550.00 | \$52,956.41 | \$2,418.57 | \$2,012.10 |
| Less paid by other Funds | 18,000.00 | 18,000.00 | | |
| | \$34,550.00 | \$34,956.41 | \$2,418.57 | \$2,012.1 |
| (d) General Expenses: | | ro. Schools | TELEVISION STREET | |
| Interest, etc., on Budget | | | | DIA SIL |
| Loans | \$13,359.39 | \$19,331.86 | \$5,972.47 | s. 4 |
| University Loan | 505.00 | 505.00 | 11.000000 | · · · · · · · · · · · · · · · · · · · |
| Total for Administration and General Expenses | \$48,414.39 | \$54,793.27 | \$8,391.04 | \$2,012.1 |
| MISCELLANEOUS: | | SCORESCENE. | 2011 245 82813 | total Luyes |
| Home Missions Council | \$2 000 00 | \$2,000.00 | and a second | - 18 KI (4) BOD |
| Transfer to Group Insurance | 10,000.00 | or contact | r un vort | PRONG |
| Reserve Fund | | | | |
| Transfer to Retirement Allow- | | bea wasted- | etaining to the | matereal |
| Transfer to Retirement Allowance Reserve Fund | 2,500.00 | 2,500.00 | | |
| Reserve Fund | | | | e |

| 6. ANNUI | TIES | \$97,000.00 | \$95,333.90 | | \$1,666.10 |
|---|--|--------------|----------------|------------------------------------|--------------------------------|
| *Reserved f | Disbursements | id | | | \$39,614.41 |
| April 30 | , 1923 | | 9,312.06 | 9,312.06 | |
| | ESTMENTS | \$795,879.00 | \$780,892.80 | \$24,628.21 | \$39,614.41 |
| * This a | amount is allocated to a Missions | | | \$6,417.97 | H genden ver der treeble |
| ccueses | arren de la companya | | derest bearing | statuM same | |
| andress | ang pao (s. 1932) John Principal John Principal | | | Kill, E Historia 'aroda in Y | e Sundry F |
| 4 C 1 8 2 1 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | Champeryol | Into Terror of |
| | | Mic Key | | | |

| Budget Expectations for Year, Regular | | |
|---|---------------------------|---------------------------|
| Budget Receipts less than Expectations | \$22,849.06 | \$6,357.68 |
| Budget Requirements for Year | | Tick Gover General Esc |
| Budget Disbursements Less than Requirements | e y arrise | 14,986.20 |
| Excess of Receipts over Disbursements | I to gottime | \$8,628.52 |
| Proportionate share of Interchurch Underwriting assumed as of May 1, 1922 | \$176,326.23 61,732.71 | nmone extraposition |
| Appropriations reserved under previous Budgets cancelled during year | \$238,058.94 4,166.67 | 233,892.27 |
| Net deficit April 30, 1923 | | \$225,263.75 |

HI. CHURCH EDIPICE LOAN FUND

. Tusting a Denamore and Legicies.

ACHITICATION TO Chareness in Various

Applications to Chareness in Various

Applications to Chareness Char

EXHIBIT E

SCHEDULE OF INVESTMENTS

I. GENERAL FUND

| BONDS AND STOCKS | | Rate | Par Value | Book Value |
|---|------|----------------|-----------------|-------------|
| *Weighing and Sales Co | 1931 | 5 | \$2,300.00 | \$500.00 |
| *Miscellaneous Securities of Doubtful or Unknown Value | lar | 9400) — () | nitarrainiech/. | 60.31 |
| MORTGAGES *Miscellaneous Non-interest-bearing | | | | 10,800.00 |
| REAL ESTATE | | | | |
| *Chicago, Ill | | 年度。36 3 | | 12,000.00 |
| *Sundry Parcels in Various States | | | | 1,224.61 |
| Total Investments General Fund | | | | \$24,584.92 |

II. DESIGNATED FUNDS

| BONDS | . siraiti | Rate | Par Value | Book Value |
|---|-----------|-----------|--|----------------|
| U. S. Government Second Liberty Loan Converted | 1942 | 41/4 | \$10,000.00 | \$10,000.00 |
| U. S. Government Fourth Liberty Loan | 1938 | 41/4 | 30,000.00 | 30,000.00 |
| General Electric Co. Debentures | 1952 | 5 | 15,000.00 | 15,136.38 |
| STOCKS | | | axzements Les | \$55,136.38 |
| Sundry Securities of Doubtful or Un- known Value | neafts . | 1963 1475 | 0 1930 2201909 | 1.00 |
| MORTGAGES | | | | togat sivilati |
| Greater New York | | 51/2 | ************************************** | 53,500.00 |
| NOTES | | | | |
| Notes | 1411 | ng-ratio | 4 for | 56,500.00 |
| Total Investments Designated Fund | | | | \$165,137.38 |
| | | | | |

III. CHURCH EDIFICE LOAN FUND

| GOVERNMENT BONDS U. S. Government Second Liberty Loan | 1942 | Rate 41/4 | Par Value \$40,000.00 | Book Value \$39,984.40 |
|---|------|--------------|--------------------------|---------------------------|
| MORTGAGES | | | | |
| Securing Loans to Churches in Various States | | | | 187,517.10 |
| Total Investments Church Edifice Loan | | | | \$227,501.50 |

^{*} Indicates Donations and Legacies.

IV. PERMANENT TRUST FUNDS

GOVERNMENT AND MUNICIPAL RONDS Posts Por Value

| Borough of Alden, Delaware Co., Pa. 1933 | GOVERNMENT AND MUNICIPAL BON | DS. | Rate | Par Value | Book Value |
|--|--|------------------|-------------------------------------|---|--|
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | *U. S. Govt. Third Liberty Loan | | | \$100,000.00 | \$100,000.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | "U. S. Govt. Fourth Liberty Loan | | 4/4 | 100,000.00 | 100,000.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | Borough of Aiden, Delaware Co., Pa | | 4 | | 2,000.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | City of Chester, Fa. | | 31/2 | 5,000.00 | 4,600.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | City of New York, Corporate Stock | | 41/2 | 1,000.00 | 920.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | City of Philadelphia, Pa., Loan of 1898 | | 31/2 | | 2,000.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | "City of Philadelphia, Pa., Loan of 1902 | | 31/2 | 4,000.00 | 3,610.00 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | City of Philadelphia, Pa., Loan of 1909 | | 4 | 2,000.00 | 1,867.50 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | "City of San Antonio, Tex., School | | 5 | 10,000.00 | 10,362.50 |
| RAILROAD BONDS *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Prior Lien 1925 3½ 4,500.00 4,230.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 10,000.00 Baltimore & Ohio R., Gen. Mtg. 1955 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mtg. 1955 4½ 10,000.00 10,000.00 Mtg. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mtg. 1955 4½ 10,000.00 850.00 Central Pacific Ry. Co., First Rfg. Mtg. 1940 4 1,000.00 715.00 Central Pacific Ry. Co., First Mtg. 1930 5 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 75.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 90,375.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & Ohio R. R., Convt. 1930 5 1,000.00 91.25.25.00 *Chesapeake & St. Ituis Short Line R. R., First Mtg. 1949 4 10,000.00 91.25.25.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 20,000.00 18,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1985 4 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 114,500.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1980 4½ 150,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15,000.00 10,000.00 *Chicago & Northwestern Ry. Gen. Mtg. 1987 4 15, | Milam Co., Tex., Road District No. 6 | | 51/2 | 1,500.00 | 1,500.00 |
| *Atchison, Top. & Santa Fé, Gen. Mig. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., Frior Lien 1925 3½ 4,500.00 9,500.00 Baltimore & Ohio R. R., First Mig. 1948 4 10,000.00 9,500.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mig. 1995 5 10,000.00 10,000.00 Buffalo, Rochester & Pittsburgh Ry., Con. Mig. 1957 4½ 10,000.00 10,000.00 Central Indiana Ry., First Mig. 1945 4 5,000.00 4,875.00 Central Pacific Ry. Co., First Rig. Mig. 1940 4 1,000.00 4,875.00 Central Vermont R. R., First Mig. 1930 5 10,000.00 4,875.00 Central Vermont R. R., Convt. 1930 4½ 100,000.00 7,15.00 Central Vermont R. R., First Mig. 1930 5 10,000.00 8,925.00 Central Vermont R. R., Convt. 1930 4½ 100,000.00 7,15.00 Central Vermont R. R., Convt. 1930 4½ 100,000.00 9,918.72 Chesapeake & Ohio R. R., Gen. Mig. 1930 5 10,000.00 9,918.72 Chicago, Burlington & Quincy, Gen. Mig. 1930 5 10,000.00 7,18.75 Chicago & Eastern Illinois R. R. Con, Gen. Mig. 1930 5 10,000.00 7,18.75 Chicago & Eastern Illinois R. R. Co., Gen. Mig. 1930 5 10,000.00 7,18.75 Chicago & Eastern Illinois R. R. Co., Gen. Mig. 1938 4 20,000.00 7,18.75 Chicago, Milwaukee & St. Paul, Rep. 1930 5 1,000.00 18,900.00 7,18.75 Chicago, Milwaukee & St. Paul, Rep. 1949 4 10,000.00 99,750.00 Chicago, Milwaukee & St. Paul, Rep. 1949 4 10,000.00 18,900.00 18,900.00 Chicago, Milwaukee & St. Paul, Rep. Mig. 1988 4 20,000.00 18,900.00 18,900.00 Chicago, Milwaukee & St. Paul, Rep. Mig. 1989 4½ 10,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mig. 1989 4½ 10,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mig. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mig. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mig. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mig. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mig. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mig. 1988 4 5,000.00 5,000.00 Chicago & Northwestern Ry. Gen. Mig. 1987 4 5,000.00 5, | - Imicum Township, Pa | 1929-32 | 5 | 2,500.00 | 2,500.00 |
| *Atchison, Top. & Santa Fé, Gen. Mtg 1995 | 10,000,000 (0,000,000) 14,000 (0,000,000) 14 | Later Miss | 16 . 16 1 26 . 16 1 27 . 17 1 | | \$229,360.00 |
| *Atchison, Top. & Santa Fé, Gen. Mtg. 1995 4 \$10,000.00 \$9,625.00 *Atlantic Coast Line R. R., Louisville & Nashville R. R., Collateral 1952 4 100,000.00 72,000.00 Baltimore & Ohio R. R., First Mtg. 1948 4 10,000.00 9,500.00 Baltimore & Ohio R. R., First Mtg. 1995 5 10,000.00 10,000.00 Baltimore & Ohio R. R., First Mtg. 1995 5 10,000.00 10,000.00 Baltimore & Pittsburgh Ry., Con. Mtg. 1995 5 10,000.00 10,000.00 Contact Pittsburgh Ry. Con. Mtg. 1965 5 10,000.00 10,000.00 Contact Pittsburgh Ry. Con. Mtg. 1962 5 1,000.00 850.00 Central Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Central Pacific Ry. Co., First Rig. Mtg. 1949 4 1,000.00 7,715.00 Central Vermont R. R., First Mtg. 1930 5 10,000.00 8,225.00 Chesapeake & Ohio R. R., Gen. Mtg. 1930 5 10,000.00 7,250.00 Chesapeake & Ohio R. R., Gen. Mtg. 1930 5 10,000.00 7,250.00 Chicago & Alton Ry., Rfg. Mtg. 1949 4 10,000.00 75.250.00 Chicago & Lastern Illinois R. R. Co., Gen. Mtg. 1930 5 1,000.00 75.250.00 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. 1958 4 20,000.00 7,187.50 Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 7,187.50 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1953 4 150,000.00 7,187.50 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1953 4 150,000.00 114,550.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4 100,000.00 114,550.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4 150,000.00 10,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold Chi | Statter contact to the there | ing Mil and A | d sit | l a | Nerthern Pa Nerthern P |
| **Canada Southern Ry. Co., First and Rfg. Cons. Mtg. Constrail Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Contrail Vermont R. R., First Mtg. 1949 4 10,000.00 7,15.00 Contrail Vermont R. R., First Mtg. 1930 5 10,000.00 9,038.73 Chesapeake & Ohio R. R., Convt. 1930 6 4½ 100,000.00 7,125.00 Consequence & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. Co., First Mtg. 1951 5 1,000.00 99,750.00 18,900.00 18,9 | *Atchison, Top. & Santa Fé. Gen. Mtg | TOOF | raziti. | \$10,000,00 | dun en en la |
| **Canada Southern Ry. Co., First and Rfg. Cons. Mtg. Constrail Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Contrail Vermont R. R., First Mtg. 1949 4 10,000.00 7,15.00 Contrail Vermont R. R., First Mtg. 1930 5 10,000.00 9,038.73 Chesapeake & Ohio R. R., Convt. 1930 6 4½ 100,000.00 7,125.00 Consequence & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. Co., First Mtg. 1951 5 1,000.00 99,750.00 18,900.00 18,9 | *Atlantic Coast Line R. R., Louisville & | | ni Chan Maniste | | 15 11000 544 |
| **Canada Southern Ry. Co., First and Rfg. Cons. Mtg. Constrail Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Contrail Vermont R. R., First Mtg. 1949 4 10,000.00 7,15.00 Contrail Vermont R. R., First Mtg. 1930 5 10,000.00 9,038.73 Chesapeake & Ohio R. R., Convt. 1930 6 4½ 100,000.00 7,125.00 Consequence & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. Co., First Mtg. 1951 5 1,000.00 99,750.00 18,900.00 18,9 | *Raltimore & Ohio R R Prior Lies | | 4 | | |
| **Canada Southern Ry. Co., First and Rfg. Cons. Mtg. Constrail Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Contrail Vermont R. R., First Mtg. 1949 4 10,000.00 7,15.00 Contrail Vermont R. R., First Mtg. 1930 5 10,000.00 9,038.73 Chesapeake & Ohio R. R., Convt. 1930 6 4½ 100,000.00 7,125.00 Consequence & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. Co., First Mtg. 1951 5 1,000.00 99,750.00 18,900.00 18,9 | Raltimore & Ohio R R First Mtg | | | 4,500.00 | |
| **Canada Southern Ry. Co., First and Rfg. Cons. Mtg. Constrail Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 Contrail Vermont R. R., First Mtg. 1949 4 10,000.00 7,15.00 Contrail Vermont R. R., First Mtg. 1930 5 10,000.00 9,038.73 Chesapeake & Ohio R. R., Convt. 1930 6 4½ 100,000.00 7,125.00 Consequence & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.52 Chicago & Eastern Illinois R. R. Co., Gen. Mtg. Co., First Mtg. 1951 5 1,000.00 99,750.00 18,900.00 18,9 | Raltimore & Ohio Ry Gen Mtg | | | | |
| *Canada Southern Ry. Co., First and Rfg. Cons. Mig. Central Indiana Ry., First Mtg. 1953 4 5,000.00 4.875.00 Central Vermont R. R., First Mtg. 1930 5 1,000.00 715.00 Central Vermont R. R., First Mtg. 1930 5 10,000.00 9,938.75 Chesapeake & Ohio R. R., Convt. 1930 4 10,000.00 9,938.75 Chesapeake & Ohio R. R., First Con. Mtg. Chesapeake & Ohio R. R., First Con. Mtg. Chicago & Alton Ry., Rfg. Mtg. Chicago & Hurlington & Quincy, Gen. Mtg. Chicago & Louis Ry. Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. Co., First Mtg. Chicago, Milwaukee & St. Paul Ry., Gen. & Rfg. Mtg. Chicago, Milwaukee & St. Paul, Gen. Mtg. Gold Chicago & Northwestern Ry., Gen. Mtg. Gold Chicago, St. Louis & New Orleans Ry. First Mtg. Gold Chicago, St. Louis & New Orleans Ry. First Mtg. Gold Chicago, St. Louis & New Orleans Ry. First Mtg. Gold Chicago, St. Louis & New Orleans Ry. First Mtg. Gold Gold Gold Gold Gold Gold Gold Gold | and the second of a second of action of the second of the | | | | |
| Central Indiana Ry., First Mtg. 1953 4 5,000.00 4,875.00 *Central Pacific Ry. Co., First Rfg. Mtg. 1949 4 1,000.00 715.00 Central Vermont R. R., First Mtg. 1930 5 10,000.00 9,938.75 *Chesapeake & Ohio R. R., Gen. Mtg. 1930 4½ 100,000.00 75,250.00 *Chesapeake & Ohio R. R., First Con. Mtg. 1930 5 1,000.00 75,250.00 *Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 75,250.00 *Chicago & Eastern Illinois R. R. Co., Gen. Mtg. 1958 4 20,000.00 18,900.00 *Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1953 4 150,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1987 4 | *Canada Southern Ry. Co., First and Rfg. | | 41/2 | 10,000.00 | 10,000.00 |
| Central Indiana Ry, First Mtg. 1953 4 5,000.00 4,875.00 Central Vermont R. R., First Mtg. 1949 4 1,000.00 715.00 Chesapeake & Ohio R. R., Gen. Mtg. 1992 4½ 10,000.00 8,925.00 Chesapeake & Ohio R. R., First Con. Mtg. 1930 5 1,000.00 75,250.00 Chicago & Alton Ry., Rfg. Mtg. 1949 3 10,000.00 7,187.50 Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 7,187.50 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1949 4 10,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1933 4 150,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1949 4 10,000.00 99,750.00 *Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 *Chicago, Milwaukee & St. Paul, gen. Mtg. 1989 4½ 10,000.00 <t< td=""><td>Cons. Mtg.</td><td></td><td>5</td><td>1,000.00</td><td>850.00</td></t<> | Cons. Mtg. | | 5 | 1,000.00 | 850.00 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | Central Indiana Ry., First Mtg | 1953 | | 5,000.00 | 4,875.00 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | *Central Pacific Ry. Co., First Rfg. Mtg | | 4 | | 715.00 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | Central Vermont R. R., First Mtg | | 5 | 10,000.00 | 8,925.00 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | *Chesapeake & Ohio R. R., Gen. Mtg | | 41/2 | 10,000.00 | 9,938.75 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | *Chesapeake & Ohio R. R., Convt | 1930 | 41/2 | 100,000.00 | 75,250.00 |
| Chicago, Burlington & Quincy, Gen. Mtg. 1958 4 20,000.00 18,900.00 Chicago, Indianapolis & St. Louis Short Line R. R., First Mtg. 1953 4 150,000.00 99,750.00 Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 9,000.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 110,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, Nock Island & Pac., Gen. Mtg. 1987 4 150,000.00 105,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,000.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago & Northwestern Ry. Gen. Gen. Gen. Gen. Gen. Gen. Gen. Gen | *Chesapeake & Ohio R. R., First Con. Mtg. | 1939 | 5 | 1,000.00 | 930.00 |
| **Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 99,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 10,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 5,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 14,100.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis R. R., Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1951 3½ 10,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1951 3½ 10,000.00 10,000.00 St. 155.00.00 Chicago, St. Louis R. R., Unified 1940 4 10,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 10,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 100,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 100,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., First Con. 1038 4 30,000.00 R., 562.50 Chicago, Indianapolis, St. Paul & Sault Ste. Marie R., First Con. 1038 4 30,000.00 R., 562.50 Chicag | Chicago & Alton Ry., Rfg. Mtg | 1949 | 3 | 10,000.00 | 7,187.50 |
| **Chicago, Milwaukee & Puget Sound Ry. Co., First Mtg. 1949 4 10,000.00 99,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 114,562.00 Chicago, Milwaukee & St. Paul, Gen. Mtg. 1989 4½ 150,000.00 10,000.00 Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 5,000.00 105,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 10,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 14,100.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1988 4 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry. 1951 5 10,000.00 10,400.00 Chicago, St. Louis R. R., Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1934 6 1,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1951 3½ 10,000.00 10,000.00 Chicago, St. Louis R. R., Gen. Mtg. 1951 3½ 10,000.00 10,000.00 St. 155.00.00 Chicago, St. Louis R. R., Unified 1940 4 10,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 10,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 100,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., Unified 1940 4 100,000.00 R., 562.50 Chicago, St. Paul & Sault Ste. Marie R., First Con. 1038 4 30,000.00 R., 562.50 Chicago, Indianapolis, St. Paul & Sault Ste. Marie R., First Con. 1038 4 30,000.00 R., 562.50 Chicag | *Chicago & Eastern Illinois R. R. Co., Gen. | 1958 | 4 | 20,000.00 | 18,900.00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | | 1951 | 5 | 1,000.00 | 960.00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | Line R. R., First Mtg* *Chicago, Milwaukee & Puget Sound Ry. | 1953 | 4 | 150,000.00 | 99,750.00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | Co., First Mtg*Chicago, Milwaukee & St. Paul Rv., Gen. | 1949 | 4 | 10,000.00 | 9,000.00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | & Rfg. Mtg | 2014 | 41/2 | 35,000.00 | 33,450,00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | *Chicago, Milwaukee & St. Paul, Gen. Mtg. | | | | 114,562.00 |
| *Chicago, Milwaukee & St. Paul, 25-Year Gold 1934 4 1,000.00 600.00 *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 "Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 "Louisville & R. R., First Mtg. 1955 4 15,000.00 13,818.75 "Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 "Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 | Chicago, Milwaukee & St. Paul, Gen. Mtg. | | 41/2 | | 10,000.00 |
| *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 9,800.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 15,000.00 14,100.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 990.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 4 10,000.00 10,000.00 Clillinois Central R. R., First Mtg. 1951 3½ 10,000.00 10,000.00 S,562.50 Illinois Central R. R., Rfg. Mtg. 1955 4 15,000.00 13,818.75 *Kansas City Southern Ry., Rfg. & Imp. 1955 5 150,000.00 13,818.75 *Kansas City Southern Ry., Rfg. & Imp. 1950 5 150,000.00 13,818.75 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 Minneapolis, St. Paul & Sault Ste. Marie Ry., First Con. 1038 4 30,000.00 28,612.50 | | 1934 | 4 | 150,000.00 | 105,000.00 |
| *Chicago & Northwestern Ry., Gen. Mtg. 1987 4 5,000.00 5,000.00 Chicago & Northwestern Ry., Gen. Mtg. 1987 4 10,000.00 14,100.00 Chicago & Northwestern Ry., Gen. Mtg. 1988 4 15,000.00 14,100.00 Chicago, Rock Island & Pac., Gen. Mtg. 1988 4 5,000.00 5,000.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 Chicago, St. Louis & New Orleans Ry., First Mtg. 1951 5 10,000.00 10,400.00 R. R., Gen. Mtg. 1993 4 10,000.00 10,000.00 **Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1993 4 10,000.00 10,000.00 **Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 10,000.00 **Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1954 6 1,000.00 10,000.00 **Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1954 10,000.00 10,000.00 10,000.00 **Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1955 4 15,000.00 13,818.75 **Illinois Central R. R., First Mtg. 1955 4 15,000.00 13,818.75 **Chicago, Con. Mtg. 1955 5 15,000.00 13,818.75 **Chicago, Chicago, | | 1034 | 4 | 1,000,00 | 600,00 |
| Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg | *Chicago & Northwestern Rv., Gen Mtg. | | | | |
| Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg | Chicago & Northwestern Ry. Gen. Mtg. | 1087 | | 10,000,00 | 9,800.00 |
| Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg | Chicago & Northwestern Ry. Gen. Mtg. | | | 15,000.00 | |
| Cleveland, Cincinnati, Chicago & St. Louis R. R., Gen. Mtg | Chicago, Rock Island & Pac., Gen. Mtg | 1988 | | 5,000.00 | 5,000.00 |
| *Cleveland, Columbus, Cincinnati & Indianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 990.00 Great Northern Ry., "A," First & Ref. Mtg. 1951 3½ 10,000.00 10,000.00 Illinois Central R. R., First Mtg. 1951 3½ 10,000.00 8,562.50 Illinois Central R. R., Rfg. Mtg. 1955 4 15,000.00 13,818.75 Kansas City Southern Ry., Rfg. & Imp. 1950 5 150,000.00 113,5180.70 **Louisville & Nashville R. R., Unified 1940 4 100,000.00 9,535.00 **Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 Minneapolis, St. Paul & Sault Ste. Marie Ry., First Con. 1038 4 30,000.00 28,612.50 | first Mig | 1951 | - 5 | 10,000.00 | 10,400.00 |
| dianapolis Ry. Co., Gen. Con. Mtg. 1934 6 1,000.00 990.00 Great Northern Ry., "A," First & Ref. 1961 4½ 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 13,818.75 15,000.00 13,818.75 13,818.75 15,000.00 115,500.00 15,500.00 15,500.00 15,500.00 15,500.00 15,500.00 15,500.00 10,000.00 9,535.00 10,000.00 9,535.00 10,000.00 9,535.00 10,000.00 <td< td=""><td>R. R., Gen. Mtg</td><td>1993</td><td>4</td><td>10,000.00</td><td>10,000.00</td></td<> | R. R., Gen. Mtg | 1993 | 4 | 10,000.00 | 10,000.00 |
| Mig. 1961 42 10,000.00 8,562.50 11linois Central R. R., Rfg. Mtg. 1951 3½ 10,000.00 8,562.50 11linois Central R. R., Rfg. Mtg. 1955 4 15,000.00 13,818.75 150.000.00 13,818.75 150.000.00 15 | dianapolis Ry. Co., Gen. Con. Mtg | 1934 | 6 | 1,000.00 | 990.00 |
| Mig. 1961 42 10,000.00 8,562.50 11linois Central R. R., Rfg. Mtg. 1951 3½ 10,000.00 8,562.50 11linois Central R. R., Rfg. Mtg. 1955 4 15,000.00 13,818.75 150.000.00 13,818.75 150.000.00 15 | Great Northern Ky., "A," First & Ret. | 1 | 11.0 | as Co. Linkin | TO 000 00 |
| *Kansas City Southern Ry., Rfg. & Imp. 1050 5 150,000.00 115,500.00 *Louisville & Nashville R. R., Unified 1040 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1040 4 100,000.00 82,500.00 Minneapolis, St. Paul & Sault Ste. Marie Ry., First Con 1038 4 30,000.00 28,612,50 | mtg. | | 474 | | |
| *Kansas City Southern Ry., Rfg. & Imp. 1050 5 150,000.00 115,500.00 *Louisville & Nashville R. R., Unified 1040 4 100,000.00 9,535.00 *Louisville & Nashville R. R., Unified 1040 4 100,000.00 82,500.00 Minneapolis, St. Paul & Sault Ste. Marie Ry., First Con 1038 4 30,000.00 28,612,50 | Tilinois Central R. R., First Mtg | | | | 12 818 75 |
| *Louisville & Nashville R. R., Unified 1940 4 100,000.00 95.535.00.00 *Louisville & Nashville R. R., Unified 1940 4 100,000.00 82,500.00 Minneapolis, St. Paul & Sault Ste. Marie Ry., First Con | | | | | |
| Ry., First Con | Kansas City Southern Ry., Rig. & Imp | | 5 | | |
| Ry., First Con | Louisville & Nashville R. R., Unified | | U4 oh | | 82 500 00 |
| Ry., First Con | Minneapolis, St. Paul & Sault Ste. Marie | | 4 | 111111111111111111111111111111111111111 | The state of the s |
| First Con. Mtg 1928 5 10,000.00 10,077.50 | Ry., First Con | 1938 | 4 | | T TO THE PARTY A |
| | First Con. Mtg | 1928 | 5 | 10,000.00 | 10,077.50 |

^{*} Indicates Donations and Legacies.

| | CSETA A | Rate | Par Value | Book Value |
|--|-----------|------------------------|--|----------------|
| New York Central Ry., Series A. Rfg. & | 2013 | 41/2 | \$10,000.00 | \$9,475.00 |
| *New York Central Ry., Con. Deb *New York Central & Hudson River Ry., | 1935 | 31/2 | 136,000.00 | 122,430.00 |
| Deb. New York Central-Mich. Cent, R. R. Coll. New York, Chicago & St. Louis R. R., | 1934 | 31/2 | 10,000.00 | 761.25 |
| | 1937 | 18 4 1830 | 3,000.00 | 3,000.00 |
| New York, Lackawanna & Western Ter- minal & Improvement Co | 1923 | 7 (Aod) | 10,000.00 | 10,000.00 |
| Deb*New York, Ontario & Western Ry., Rfg. | 1955 | od 4 zo | 150,000.00 | 84,000.00 |
| | 1992 | 4 | 1,000.00 | 610.00 |
| Norfolk and Western R. R., Pocahontas | 1941 | 4. | 15,000.00 | 14,100.00 |
| Northern Pac. Ry., "A," Rfg. & Imp. Mtg. | 2047 | 41/2 | 10,000.00 | 8,962.50 |
| Northern Pac. Ry., "A," Rig. & Imp. Mtg. | 2047 | 472 | 10,000.00 | 9,750.00 |
| Norfolk and Western R. R., Pocahontas Northern Pac. Ry., "A," Rfg. & Imp. Mtg. Northern Pac. Ry., "A," Rfg. & Imp. Mtg. Northern Pac. Ry., "A," Rfg. & Imp. Mtg. Northern Pac. Ry., "B," Rfg. & Imp. Mtg. Northern Pac. Ry., "B," Rfg. & Imp. Mtg. Northern Pac. Ry., Prior Lien & Land | 2047 | 372 | 30,000.00 | 28,738.75 |
| | 1997 | - 4 M/M | 13,500.00 | 11,103.75 |
| Pennsylvania R. R., Gen. Mtg | 1965 | 41/2 | 20,000.00 | 20,000.00 |
| Pennsylvania R. R., Gen. Mtg | 1951 | 4.8 | 20,000.00 | 18,921.67 |
| First Mtg. | 1937 | 1 4 H | 10,000.00 | 10,000.00 |
| Southern Pacific Ry., First Rig. Mtg | 1955 | MINE DATE | 20,000.00 | 18,962.50 |
| *Southern Pacific Ry First Rfg Mtg | 1955 | .10.17555 | 100,000.00 | 77,375.33 |
| Southern Ry. First Con. Mtg. | 1994 | a digrada | 10,000.00 | 10,400.00 |
| Texas Pacific Ry., First Mtg | 2000 | 5 | 13,000.00 | 11,505.00 |
| Union Pacific, First Mtg | 1947 | 4 | 15,000.00 | 15,000.00 |
| Union Pacific, First Lien & Rfg. Mtg | 2008 | 4 | 5,000.00 | 4,500.00 |
| Wabash Ry., First Mtg | 1939 | 5 | 1,000.00 | 1,000.00 |
| First Mtg. Southern Pacific Ry., First Rfg. Mtg. Southern Pacific Ry., First Rfg. Mtg. "Southern Pacific Ry., First Rfg. Mtg. "Southern Ry., First Con. Mtg. Texas Pacific Ry., First Mtg. Union Pacific, First Mtg. Union Pacific, First Mtg. Wabash Ry., First Mtg. Wabash Ry., First Mtg. Wabash Ry., Second Mtg. West Shore R. R., Guaranteed by N. Y. Central | 1939 | 4M. 5 | 7,000.00 | 5,100.00 |
| *West Shore R. R., Guaranteed by N. Y. | 2361 | ivac) | 5,000.00 | 50,500.00 |
| *Wisconsin Central Ry., Gen. Mtg | 1949 | 1 | 100,000.00 | 70,000.00 |
| to add an account to the state of | mark (.o. |) .S .A & | omill hyper | \$1,618,977.75 |
| dmpnnm nagyura nayna | | and .se | A subgatach | 91, 10827117 |
| STREET RAILWAY BONDS Broadway & Seventh Ave., First Cons. | A Kui | wis tobu! | deanice & | if consold? |
| *Denver City Tramway Co., First & Rfg. | 1943 | 5 | \$9,000.00 | \$9,550.00 |
| Sinking Mtg. Fonda, Johnstown & Gloversville Ry., First | 1933 | 5,4 | 5,000.00 | 4.725.00 |
| Cons. Gen. Rfg. Interborough Rapid Transit Co., First & Rfg. Mtg. *Jacksonville Ry. & Lt. Co., First Cons. | 1952 | 41/2 | 5,000.00 | 4,550.00 |
| *Jacksonville Ry. & Lt. Co., First Cons. | 1966 | 10,5 | 4,000.00 | 3,960,00 |
| Manhattan Ry., Convertible Cons. Mtg *Milwaukee Elec. Ry. & Lt. Co., Rfg. & | 1990 | 5.1 | 2,000.00 | 9,225.00 |
| Ext, | 1931 | 41/2 | 2,000.00 | 1,865.00 |
| Third Ave. Ry., First Rfg. Mtg Third Ave, Ry., Adjustment Mtg | 1960 | 5 | 1,500.00 | 1,500.00 |
| 07.000.01 07.000.01 - 1 1 - 1 000 | ico.f | caso & S | geimann, Chi | \$43,290,00 |
| OTHER BONDS | nt Z | incientati en, Coo. | Columbia, C s Rr. Co., C | Tousants. |
| *American Can Co., Sinking Fund, Deb. | 1928 | 3011 | \$3,000.00 | \$2 865 00 |
| *American Can Co., Sinking Fund, Deb *American Thread Co., First Mtg *Bethlehem Steel Co., First Lien & Rfg. | 1928 | 6 | 43,000.00 | 43,000.00 |
| Mtg. *Brooklyn Union Gas Co., First Cons. Mtg. | 1942 | 5 | 485,000.00 | 363,750.00 |
| | 1945 | into 5 g | 1,000.00 | 745.00 |
| *Chicago Gas Lt. & Coke Co First Mer. | 1937 | 5 | 1,000.00 | 840.00 |
| General Electric Co., Debenture | 1937 | 5 | 1,000.00 | 675.00 |
| Rfg. Mig. Chicago Gas Lt. & Coke Co., First Mtg. General Electric Co., Debenture Jones & Laughlin Steel Co., First Mtg. Sinking Fund | 1939 | 91 36 | 620,000.00 | \$82,800.00 |
| * Indicates Donations and Legacies. | | | Department a | |
| - Januarions and Legacies. | | | The state of the s | |

| New Amsterdam Gas Co. of New York. | | Rate | Par Value | Book Value |
|--|---------|---------|--------------------|----------------------|
| New Amsterdam Gas Co. of New York, First Cons. Mtg | 1948 | 5 | \$5,000.00 | \$5,000.00 |
| ing Fund | 1939 | 41/2 | 1,000.00 | 768.75 |
| ing Fund "New York Telephone Co., Gen. Mtg. Sinking Fund "New York & Westchester Lt. Co., Gen | 1939 | 41/2 | 97,000.00 | 75,660.00 |
| Mtg | 2004 | 4 | 500,000.00 | 270,000.00 |
| Northern Union Gas Co. of New York, First Mtg. | 1927 | 100 | 11,000.00 | 11,000.00 |
| *Providence Securities Co., Depenture | 1057 | 4 | 5,000.00 | 4,300.00 |
| Co., Gen. Mtg. | 1997 | 4 | 28,000.00 | 23,380.00 |
| *Reading Co., Phila. Reading Coal & Iron Co., Gen. Mtg. *Syracuse Lighting Co., First Mtg. *Westerly Lt. & Pow. Co., First Mtg. | 1951 | 5 5 | 3,000.00 | 1,642.50 2,850.00 |
| 0.000.00 | | | | \$1,390,131.25 |
| STOCKS | | | | |
| *Amer Bank Note Co ar Shares Pfd | | . 6 | \$750.00 | \$750.00 |
| *Amer. Locomotive Co., 50 Shares Pfd | epatth | 7 | 5,000.00 | 5,000.00 |
| *Amer. Locomotive Co., 50 Shares Pfd *Anglo-American Oil Co., Ltd., 360 Shares *Atchison, Topeka & Santa Fé Ry., 100 | | NA TO | 1,800.00 | 2,067.96 |
| Shares Pfd. Shares Shares Pfd. Shares Sh | | 5 | 10,000.00 | 10,000.00 |
| Shares Pfd, | | 5 | 1,500.00 | 1,192.50 |
| *Atlantic Refining Co., 60 Shares | | | 6,000.00 | 600.00 |
| *Atlantic Refining Co., 10,000 Shares Pfd. | | 7 | 1,000,000.00 | 1,030,000.00 |
| Atlantic Refining Co., 24 Shares Pfd | | 7 | 2,400.00 800.00 | 2,400.00 |
| *Baltimore & Ohio R. R. Co., 8 Shares Pfd. | | 4 | | |
| Beaver Soap Co., 10 Shares Pid | 00 | 6 | 1,000.00 | 1,000.00 |
| Borden Company, 15 Shares Pid | | . 6 | 1,500.00 | 1,335.00 |
| Buckeye Pipe Line Co., 24 Shares | | | 1,200.00 | 1,200,00 |
| Atlantic Refining Co., 10,000 Shares Pfd. Atlantic Refining Co., 24 Shares Pfd. Baltimore & Ohio R. R. Co., 8 Shares Pfd. Beaver Soap Co., 10 Shares Pfd. Borden Company, 15 Shares Pfd. Buckeye Pipe Line Co., 24 Shares C. & A. Mining Co., 1,750 Shares Chicago & Eastern Illinois R. R. Co., 32 Shares Com. | | | 1,750.00 | 1.00 |
| | | | 3,200.00 | 4,904.00 |
| *Chicago, Milwaukee & St. Paul Ry. Co., 15 Shares Pfd | | 7 | 1,500.00 | 639.37 |
| Ry., 8 Shares Pfd | | 7 | 800.00 | 720.00 |
| "Continental Oil Co. of Colorado, 9 Shares | | | 900.00 | 887.54 |
| *Chicago, St. Paul, Minneapolis & Omaha Ry., 8 Shares Pfd *Continental Oil Co. of Colorado, 9 Shares *Crescent Pipe Line Co., 7 Shares *Cripple Creek Central Ry., 10 Shares | | | 350.00 | 175.00 |
| Com. | | | 1,000.00 | 365.00 |
| *Cumberland Pine Line Co. Shares Pid. | | 4 | 1,200.00 | 1,175.00 |
| *Cripple Creek Central Ry., 12 Shares Pfd. *Cumberland Pipe Line Co., 1 Share *Eureka Pipe Line Co., 6 Shares *Galena Signal Oil Co., 2 Shares Pfd. *Galena Signal Oil Co., 9 Shares Com. *Jllinois Pipe Line Co., 24 Shares | | | 100.00 | 100.00 |
| *Galena Signal Oil Co. a Shares Did | | 8 | 200.00 | 200.00 |
| *Galena Signal Oil Co., 2 Shares Pfd | | 8 | 200.00 | 199.88 |
| *Galena Signal Oil Co. o Shares Com | | | 900.00 | 900.00 |
| *Illinois Pine Line Co. 24 Shares | | | 2,400.00 | 2,400,00 |
| *Illinois Pipe Line Co., 250 Shares | | | 25,000.00 | 42,500.00 |
| *Illinois Pipe Line Co., 24 Shares *Illinois Pipe Line Co., 250 Shares *Indiana Pipe Line Co., 12 Shares *Lehigh Coal and Navigation Co., 140 Shares | | .5 | 600.00 | 600.00 |
| Shares | | | 7,000.00 | 9,520.00 |
| *Morris & Essex R. R. Co., 50 Shares *Narragansett Electric Lighting Co., 18 | | | 2,500.00 | 3,150.00 |
| Shares | | | 900.00 | 990.00 |
| *National Transit Co., 62 Shares *New England Telephone & Telegraph Co. | | | 775.00 | 775.00 |
| New York, New Haven & Hartford R. R. 9 Shares New York Transit Co., 6 Shares Niew York Transit Co., 6 Shares Niagara Falls International Bridge Co. o Shares | | 2.00 | 2,000.00 | 2,000.00 |
| 9 Shares | | | 900.00 | 1,710.89 |
| *New York Transit Co., 6 Shares *Niagara Falls International Bridge Co. | Manual. | ponetti | 600.00 | 600.00 |
| 9 Shares | | | 900.00 | 900.00 |
| Northern Pipe Line Co., 4 Shares | | | 400.00 | 400.00 |
| Ohio Oil Co., 292 Shares | | degad t | 7,300.00 | 1,825.00 |
| 9 Shares Northern Pipe Line Co., 4 Shares Ohio Oil Co., 292 Shares Ohio Oil Co., 3,000 Shares Olid Colony Ry., 2 Shares Pennsylvania R. R. Co., 20 Shares Prairie Oil & Gas Co., 63 Shares Prairie Oil & Gas Co., 978 Shares | | | 75,000.00 | 212,250.00 |
| Old Colony Ry., 2 Shares | | | 200.00 | 200.00 |
| Pennsylvania R. R. Co., 20 Shares | | | 1,000.00 | 830.00 |
| Plairle Oil & Gas Co., 63 Shares | | | 6,300.00 | 2,100.00 |
| | | | 97,800.00 | 154,050.00 |
| Prairie Oil & Gas Co., 978 Shares | | | 0.200.00 | 3,100.00 |
| Prairie Oil & Gas Co., 93 Shares Prairie Pipe Line Co., 93 Shares Prairie Pipe Line Co., 1467 Shares | | | 9,300.00 | 3,100.00 |

^{*} Indicates Donations and Legacies,

| See Say Says March Starte | | Rate | Par Value | Book Value |
|--|-----------|------------------|---------------------|----------------|
| *Solar Refining Co., 2 Shares | | A | \$200.00 | \$100.00 |
| *South Penn. Oil Co., 19 Shares | | | 1,900.00 | 1,900.00 |
| *Southern Pipe Line Co., 12 Shares | | | 1,200.00 | 1,200.00 |
| *Solar Refining Co., 2 Shares *South Penn. Oil Co., 19 Shares *Southern Pipe Line Co., 12 Shares *Southwest Penn. Pipe Lines Co., 4 Shares *St. Louis-San Francisco Ry. Co., 9 3-5 Shares Pfd. Stock Trust Ctfs. *St. Louis-San Francisco Ry. Co., 1 9-25 Shares Com. Stock Trust Ctfs. *Standard Oil Co. of California, 540 Shares | ****** | id take | 400.00 | ,400.00 |
| *St. Louis-San Francisco Ry. Co., 1 9-25 | 31120 | 34. 39 | 960.00 | 960.00 |
| Shares Com. Stock Trust Ctfs *Standard Oil Co. of California, 540 | **** | 1. | 136.00 | 136.00 |
| | | inda i | 13,500.00 | 7,500.00 |
| *Standard Oil Co. of Indiana, 720 Shares | 12 15 Ta | to D. Good | 18,000.00 | 9,000.00 |
| *Standard Oil Co. of Kansas, 32 Shares *Standard Oil Co. of Kentucky, 66 65-98 | | the term | 800.00 | 200.00 |
| *Standard Oil Co. of New Jersey, 2,400 | | 14111 | 1,666.57 | 1,000.00 |
| * Standard Oil Co. of New Jersey, 120 | | •• | 60,000.00 | 12,000.00 |
| Shares Pfd*Standard Oil Co. of New Jersey, 9,000 | •••• | 7 | 12,000.00 | 12,000.00 |
| Shares Pfd*Standard Oil Co. of New York, 1092 | | 100 7 0 7 | 900,000.00 | 990,000.00 |
| Shares | | to sent | 27,300.00 | 9,100.00 |
| Standard Oil Co. of Ohio, 16 Shares | **** | 50.0 300 | 1,600.00 | 800.00 |
| *Standard Oil Co. of Ohio, 16 Shares Standard Oil Co. of Ohio, 8 Shares Pfd *Texas & Pacific Coal & Oil Co., 686.66 | | 7 | 800.00 | |
| Shares | | | 6,866.60 | 7,609.30 |
| *Third Ave. Ry., 25 Shares *Union Pacific R. R., 15 Shares Pfd | | Harris and the | .2,500.00 | |
| *Union Tank Car Co as Shares | | 4 4 | 2,100.00 | 997.50 |
| *Union Tank Car Co., 21 Shares Union Tank Car Co., 14 Shares Pfd *United New Jersey R. R. & Canal Co., 90 | 1 | 7 | 1,400.00 | 1,400.00 |
| Shares | | | 9,000.00 | 17,100.00 |
| *Vacuum Oil Co., 48 Shares | **** | | 1,200.00 | |
| *Vacuum Oil Co., 48 Shares *Warren Mfg. Co., 37 Shares | | | 3,700.00 | |
| POLICIES CONTROL TO THE POLICIES OF THE POLICI | | | | \$2,681,974.94 |
| MORTGAGES | | | | wade gr |
| In Greater New York | | 5 | | \$9,000.00 |
| In Greater New York | | 51/2 | 4 | 283,600.00 |
| In Greater New York In Greater New York | | 6 | | 131,500,00 |
| In New York State In New York State In New York State In New York State | **** | 5 | 100000000 | 4,657.00 |
| In New York State | | 51/2 | | 10,140.9 |
| Elsewhere | | 6 | 22 Jan. | 38,287.60 |
| Elsewhere | | 5 | | 16,937.1 |
| Elsewhere | | 61/2 | | 91,400.00 |
| Elsewhere | | 7 | | 12,400.00 |
| | .000 | annaid. | v 90 100 fs | \$623,328.6 |
| | | o Share | Line Call | 4023,320.0 |
| REAL ESTATE In Greater New York | | | inity tex 4 | |
| Chicago, Ill. | **** | 10000 | | \$18,676.2 |
| Chicago, Ill | | | | 11.0 |
| | | | ******** | \$58,687.2 |
| | | 18:50 4 7 3 | anadrei Th | 430,007.2 |
| NOTES | | | | |
| Notes | | | D DERAND NEW | 3,500.00 |
| | STATE OF | | | 3,300.0 |
| Total Investments Permanent Trust | Ac Cas | | remain tout 6 | |
| | | 90000 | Table Co. | \$6,649,249.8 |
| * Indicates Donations and Legacies. | | * - 1 - 1 | remain ter. | 03 50 obso. |
| | | | By, Block | Total Calsor |
| | TO VENEZA | | Constitution of the | Cary Care |
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V. SPECIAL ENDOWMENT FOR SCHOOLS

| V. SPECIAL ENDOWN | TENT. | FOR | SCHOOLS | Junior State of the |
|--|-------|---------|--|--|
| RAILROAD BONDS | | Rate | Par Value | Book Value |
| *Atlantic Coast Line R. R., Louisville & | | | | |
| Nachville R R Collateral | 1952 | | \$ e a a a a a a a a | All the second |
| *Chesaneake & Ohio Rv. Convt. | 1930 | 4 4 1/2 | \$50,000.00 | \$40,000.00 |
| *Louisville & Nashville R. R. Unified | 1940 | 4 | 50,000.00 | 44,000.00 |
| *Norfolk & Western Rv., Cons. | 1920 | - 6 | 33,000.00 | 45,500.00 |
| *Southern Pacific R. R., First Rfg. Mtg | 1955 | 4 | 50,000.00 | 43,000.00 |
| Nashville R. R. Collateral Chesapeake & Ohio Ry., Convt. Louisville & Nashville R. R., Unified Norfolk & Western Ry., Cons. Southern Pacific R. R., First Rfg. Mtg. Wisconsin Central R. R., Gen. Mtg. | 1949 | 4 | 50,000.00 | 40,000.00 |
| | | 10000 | 30,000,00 | - 40,000.00 |
| | | | | \$246,160.00 |
| COLOUZ AND A COLOUR AND THE COLOUR PLANTS OF THE COLOUR PARTY. | | | TOTAL LET SE | - |
| OTHER BONDS | | | | |
| *Jones & Laughlin Steel Co., First Mtg. | | | | |
| | 1939 | 5 | \$55,000.00 | \$53,900.00 |
| | - 737 | ien. | 433,000.00 | 453,900.00 |
| MORTGAGES | | | arm Liberton | |
| Greater New York | | 51/2 | ned will it it it | 600,000.00 |
| Total Investments Consist Endowment | | | | |
| Total Investments Special Endowment for Schools | | | | |
| Tot Schools | | | | \$900,060.00 |
| 0.010 | | | | |
| | | | | |
| VI. ANNUI | TY F | UND | | |
| COVERNMENT AND MUNICIPAL | | | | |
| GOVERNMENT AND MUNICIPAL BONDS | | Rate | Par Value | Book Value |
| | | | A STATE OF THE REAL PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS OF TH | |
| *U. S. First Liberty Loan | 1947 | 31/2 | \$101,000.00 | \$100,923.50 |
| *U. S. Second Liberty Loan, Conv *U. S. Third Liberty Loan | 1942 | 41/4 | 80,000.00 | 80,000.00 |
| *II S Fourth Liberty Loan | 1938 | 474 | 215,000.00 | 215,000.00 |
| *Inglewood Calif City of Street Imp | 1930 | 7 | 1,427.38 | 1,246.63 |
| *Milam Co., Tex., Road District No. 6 | 1954 | 51/2 | 7,000.00 | 7,000.00 |
| *New York, City of, Corp. Stock | 1957 | 41/2 | 1,000.00 | 920.00 |
| *New York, State of, Canal Improvement | 1960 | 4 | 6,000.00 | 5,520.00 |
| *New York, State of, Canal Improvement | 1964 | 41/2 | 4,000.00 | 4,080.00 |
| *New York, State of, Canal Improvement | 1961 | 4 | 1,000.00 | 920,00 |
| *U. S. Fourth Liberty Loan *Inglewood, Calif., City of, Street Imp. *Milam Co., Tex., Road District No. 6 *New York, City of, Corp. Stock *New York, State of, Canal Improvement *New York, State of, Canal Improvement *New York, State of, Canal Improvement *Yuma, Ariz., County of, Road District | 1951 | 5 | 5,000.00 | 5,000.00 |
| | | | | \$575,610.13 |
| | | | | \$5/5,010.13 |
| DATE DATE DATE DATE | | | | - 1 PRINTED |
| RAILROAD BONDS | | | | |
| Atchison Trans. Short Line, First Mtg Atlanta & Charlotte Air Line Ry., First | 1958 | 4 | \$5,000.00 | \$4,550.00 |
| Atlanta & Charlotte Air Line Ry., First | | | | |
| Mtg. | 1944 | 5 | 10,000.00 | 10,100.00 |
| Baltimore & Ohio Ry., Prior Lien | 1925 | 31/2 | 10,000.00 | 9,100.00 |
| Canada Southern Ry., First & Rfg. Cons. | 1962 | 5 | 70 000 00 | 10,250.00 |
| *Canada Southern Ry., First & Rfg. Cons. | 1902 | , | 10,000.00 | 10,230.00 |
| Guaranteed Mtg | 1962 | 5 | 1,000.00 | 850.00 |
| Carolina, Clinchfield & Ohio Rv., First | | | | |
| Mtg *Central Pacific Ry. Co., First Rfg. Mtg. Central Vermont Ry. First Mtg. | 1938 | 5 | 25,000.00 | 25,000.00 |
| Central Pacific Ry. Co., First Rfg. Mtg. | 1949 | 4 | 1,000.00 | 715.00 |
| Central Vermont Ry., First Mtg | 1930 | 5 | 20,000.00 | 18,350.00 |
| Chesapeake & Ohio Ry., First Cons. Mtg | 1939 | 5 | 5,000.00 | 5,200.00 |
| *Chesapeake & Ohio Ry., First Cons. Mtg | 1939 | 5 | 1,000.00 | 930.00 |
| Chicago & Aton R R Dea Mea | 1939 | 5 . 3 | 10,000.00 | 8,196.11 |
| Central Pacific Ry. Co., First Rfg. Mtg. Central Vermont Ry., First Mtg. Chesapeake & Ohio Ry., First Cons. Mtg Chesapeake & Ohio Ry., First Cons. Mtg *Chesapeake & Ohio Ry., First Cons. Mtg Chicago & Aton R. R., Rfg. Mtg *Chicago, Burlington & Quincy R. R., Ill. Div. | 1949 | 1117 | 10,000.00 | |
| Div. | 1949 | 4 | 1,000,00 | 820.00 |
| *Chicago & Factorn Illinois D D Co | | | AND DESCRIPTION OF THE PARTY. | The state of the s |
| | 1951 | 5 | 1,140.00 | 1,140.00 |
| Chicago & Erie Ry., First Mtg. | 1982 | 5 | 4,000.00 | 4,000.00 |
| *Chicago & Erie Ry., First Mtg *Chicago, Milwaukee & St. Paul Ry. Co., | | Serve | 2 000 00 | 1,180.00 |
| *Chicago, Milwaukee & St. Paul Ry., "C," Gen. Mtg. | 1934 | 4 | 2,000.00 | 1,100.00 |
| Gen Mtg | 1989 | 41/2 | 1,000.00 | 785.00 |
| Chicago & Northwestern Py Gen Mtg | 1987 | 472 | 5,000.00 | 4,750.00 |
| *Chicago & Northwestern Ry Gen Mtg. | 1987 | 4 | 3,000.00 | 2,295.00 |
| Gen. Mtg. Chicago & Northwestern Ry., Gen. Mtg. Chicago & Northwestern Ry., Gen. Mtg. Chicago & Northwestern Ry. Co., Deben- | | | off a state of | 3. 445.00 |
| ture | 1933 | 5 | 1,000.00 | 905.00 |
| * Indicates Denetions and Legacies | | | | |
| Indicates Honotrons and Lagranian | | | | |

^{*} Indicates Donations and Legacies.

| ATOMETICAS STATEMENT | voat | Rate | Par Value | Book Value |
|---|-------------|-------------|-------------------|------------------------|
| Cleveland, Cincinnati, Chicago & St. Louis | 1993 | 4 | \$10,000.00 | \$7,900.00 |
| Ry., Gen. Mtg. *Cleveland, Columbus, Cincinnati & Indianapolis Ry., Gen. Con. Mtg. | | CONTRACTOR | 11/11/18/11/19/11 | |
| apolis Ry., Gen. Con. Mtg* *Denver & Rio Grande R. R., First Cons. | 1934 | 0 | 1,000.00 | 990.00 |
| Mto | 1936 | 4 100 | 10,000.00 | 7,837.50 |
| Denver & Rio Grande R. R., First Rfg | 1955 | 5 4 5 | 25,000.00 | 22,875.00 |
| Creek Northern R R ve Vr Gen Mtg. | 1936 | 7 | 30,000.00 | 19,318.75 28,720.55 |
| *Erie R. R., Prior Lien | -930 | \$181 PER L | Total Services | |
| Mto | 1933 | 5 | 10,000.00 | 10,000.00 |
| Ill. Central & Chicago, St. Louis & New | 1963 | | 15,000.00 | 15,100.00 |
| Iowa Central R. R., First Mtg. | 1938 | 5 5 | 10,000.00 | 10,300.00 |
| Orleans R. R., Joint First Mtg Iowa Central R. R., First Mtg *Lake Erie and Western R. R. Co., First | | 3(1)(1) | OH BANKLED | |
| Mtg. | 1937 | 5 | 1,000.00 | 815.00 |
| Lehigh Valley R. R., First Mtg | 1940 | 41/2 | 5,000.00 | 9,900.00 |
| Mtg. *Lehigh Valley R. R., First Mtg. Lexington & Eastern Ry., First Mtg. New York Central Lines, Equipment *N. Y. Central & Hudson River R. R. Co., | 1926 | 41/2 | 5,000.00 | 4,754.76 |
| *N. Y. Central & Hudson River R. R. Co., | | | Zio7 w | |
| Depenture | 1934 | 4 | 1,000.00 | 761.25 |
| *N. Y., New Haven & Hartford R. R. Co., Conv. Debenture | 1948 | 6 | 1,000.00 | 725.00 |
| *N. Y., Ontario & Western Ry. Co., Rfg. | 1340 | | | |
| | 1992 | 4 | 1,000.00 | 610.00 |
| Norfolk & Western Ry., First Lien and | | | 2,000.00 | 2 000 00 |
| *Northern Pacific Ry., Prior Lien Northern Pacific Ry., Prior Lien | 1944 | 1 | 500.00 | 2,000.00 465.00 |
| Northern Pacific Ry., Prior Lien | 1997 | 416 | 1,000.00 | 785.00 |
| Northern Pacific Ry., Gen. Lien*Penn. R. R. Cons. Mtg. | 2047 | 3 | 7,000.00 | 4,637.50 |
| *Penn, R. R. Cons. Mtg | 1948 | 4 | 4,000.00 | 3,240.00 |
| *Phila. & Reading Terminal R. R. Co | 1941 | 00 5 000 | 4,000.00 | 4,000.00 |
| Seaboard Air Line, Rfg. Mtg. Seaboard Air Line, Rfg. Mtg. Seaboard Air Line, First Mtg. | 1959 | 4 | 15,000.00 | 11,607.50 |
| Seaboard Air Line, First Mtg | 1950 | 4 | 10,000.00 | 8,297.50 |
| Southern RV., First Cons. Mtg | 1994 | 5 | 10,000.00 | 10,100.00 |
| *Southern Ry First Cons, Mtg | 1994 | 5 | 10,000.00 | 10,000.00 857.50 |
| St. Louis. Iron Mountain & Southern Ry | 1994 | qml5 land | 1,000.00 | 31.30 |
| Southern Ry., First Cons, Mig. *Southern Ry., First Cons, Mig. St. Louis, Iron Mountain & Southern Ry., Gen. Cons. Mig. *St. Louis, Iron Mountain & Southern St. Louis, Iron Mountain & Southern St. Louis, Iron Mountain | 1931 | 5 | 10,000.00 | 10,100.00 |
| Gen. Cons. Mtg. | 1931 | d lenst | 1,000.00 | 870.00 |
| Texas & Pacific Ry. Co., First Mtg | 2000 | 5 | 10,000.00 | 9,800.00 |
| Gen. Cons. Mtg. Fexas & Pacific Ry. Co., First Mtg. Texas & Pacific Ry. Co., Equipment *Union Pacific R. R. Co., First Mtg. *Virginia Ry. Co., First Mtg. *Virginia Ry. Co., First Mtg. | 1926 | 5 | 10,000.00 | 10,000.00 |
| *Virginia Pr. Co. First Mtg | 1947 | 4 | 4,000.00 | 3,240.00 |
| Wabash R. R., First Mtg. | 1962 | 5//01 | 1,000.00 | 858.75 |
| Western Maryland R. R., First Mtg | 1952 | 3 4 4 | 25,000.00 | 21,187.50 |
| *West Shore R. R., First Mtg. | 2361 | 4 | 6,000.00 | 6,000.00 |
| Western Maryland R. R., First Mtg. *West Shore R. R., First Mtg. *West Shore R. R., First Mtg. *Wisconsin Central Ry. Co., First Gen. | 2361 | 4 | 10,000.00 | 7,100.00 |
| Mtg | 1949 | 18 % | 1,000.00 | 728.75 |
| | g. Cons | in s isu | uthern By, i | \$416,830.92 |
| | 1414 | di salo | Jille bos | 74101030.9- |
| STREET RAILWAY BONDS | | | | . 1917 |
| Broadway & Seventh Ave., First Cons. | at the call | n and | 中,一种红色 | all Lambo. |
| Chicago Py Co Cone Mer | 1943 | 5 | \$10,000.00 | \$10,650.00 |
| Chicago Ry. Co., Cons. Mtg. | 1927 | 5 | 3,000.00 | 2,610.00 |
| *Chicago Ry. Co., First Mtg. Interborough Rapid Trans., First Rfg. Mtg. | 1927 | 5 | 6,000.00 | 9,872.50 5,940.00 |
| Kansas City, Rys. Co., First Mtg. | 1944 | 5 | 10,000.00 | 7,000.00 |
| Manhattan Ry. Co., Cons, Mtg. | 1990 | 4 | 10,000.00 | 9,225.00 |
| *St. Albans & Swanton, Vt., Traction Co. | 1933 | 5 | 1,000.00 | 970.00 |
| OTHER BONDS *Amer. Telephone & Telegraph Co. Coll. | | 6200 | | 46,267.50 |
| OTHER PONDS | O) NE | Lines De | W Salate VIII | of Marine |
| OTHER BONDS | 34,86 | | Cold on the | rest-se |
| *Amer. Telephone & Telegraph Co., Coll. | 100 | on august . | is a sourced | M. GUIDNIO |
| Amer. Telephone & Telegraph Co., Coll. Tr. Amer. Telephone & Telegraph Co., Coll. Tr. Armour & Co., First Mtg. Brooklyn Union Gas Co., First Cons. | 1929 | 0 4 | \$2,000.00 | \$1,656.67 |
| Armour & Co. First Mer. | 1929 | 4 | 5,000.00 | 4,612.50 |
| *Brooklyn Union Gas Co., First Cons. | 1939 | 41/2 | 10,000.00 | 9,362,50 |
| * Indicates Donations and Legacies. | | | a knoltract | |
| | | | | |

| *California Gas & Electric Corp., Unifying & Rfg. Mtg. | | Rate | Par Value | Book Value |
|---|-------|--|----------------------|------------------------|
| & Rfg. Mtg | 1937 | 5 5 5 | \$1,000.00 | \$840.00 |
| *Chicago Gas, Light & Coke Co., First Mtg. | 1937 | 5 | 1,000.00 | 675.00 |
| *Delaware River R. R. & Bridge Co | 1936 | 4 | 12,000.00 | 10,200.00 |
| *Chicago Gas, Light & Coke Co., First Mtg. *Delaware River R. R. & Bridge Co *Federal Light & Traction Co., First Lien | 1942 | | | |
| *General Electric Co., Debentures | | 5 | 20,000.00 | 20,000.00 |
| Jones & Laughlin Steel Co. First Mtg | 1952 | 5 | 1,000.00 | 855.00 |
| *General Electric Co., Debentures Jones & Laughlin Steel Co., First Mtg *Metropolitan Fire-proof Bldg. Co., 1st | 1939 | 5 | 10,000.00 | 10,150.00 |
| Lien | 1935 | 6 | 1,000.00 | 1,000.00 |
| *Michigan State Telephone Co., First Mtg. | 1924 | 5 | 1,500.00 | 1,400.00 |
| Minneapolis Gen. Elec. Co., First Mtg | 1934 | 5 | 5,000.00 | 5,150.00 |
| Minneapolis Gen. Elec. Co., First Mtg Montana Power Co., First Mtg *New Amsterdam Gas Co., First Cons. | 1943 | 5 | 10,000.00 | 9,487.50 |
| Mtg | 1948 | 5 | 10,000.00 | 10,000,00 |
| *N. Y. Telephone Co., First & Gen. Mtg. | 1939 | 41/2 | 5,000.00 | 4,962.50 |
| * N. V. Telephone Co., First & Gen Mtg | 1939 | 41/2 | 500.00 | |
| *Niagara Falls Gas & Elec. Co. First Mtg | 1921 | 5 | 500.00 | 373.75 |
| *Pacific Gas & Elec Co Gen & Rfg Mtg | 1942 | 5 | 300.00 | 450.00 |
| Pacific Gas & Flee Co Gen & Rfg Mtg | | | 3,000.00 | 2,775.00 |
| *Pacific Pow & Lt Co First & Dig Mtg. | 1942 | | 25,000.00 | 22,925.00 895.00 |
| *N. Y. Telephone Co., First & Gen. Mtg *N. Y. Telephone Co., First & Gen. Mtg *N. Y. Telephone Co., First & Gen. Mtg *Niagara Falls Gas & Elec. Co., First Mtg. *Pacific Gas & Elec. Co., Gen. & Rfg. Mtg. *Pacific Gas & Elec. Co., First & Rfg. Mtg. *Pacific Pow. & Lt. Co., First & Rfg. Mtg. *Pacific Pow. & Lt. Co., First & Rfg. Mtg. *Pacific Pow. & Lt. Co., First & Rfg. Mtg. | 1930 | 5 | 1,000.00 | |
| *San Ioaquin Light & Power Co. First | 1940 | 5 | 15,000.00 | 14,906.25 |
| Rfg. Mtg. San Joaquin Light & Power Co., First Rfg. Mtg. | 1950 | 6 | 5,000.00 | 5,000.00 |
| Mtg. | 1950 | 6 | 5,000.00 | 5,000.00 |
| *Searsport Water Co., First Mtg. *Swift & Co., First Mtg., S. F. *Swift & Co., First Mtg. S. F. Union Elec. Lt. & Pow. Co., First Mtg. *United New Jersey R. R. & Canal Co. U. S. Steel Corporation, Sinking Fund *U. S. Steel Corporation, Sinking Fund | 1927 | 5 | 500.00 | 450.00 |
| *Swift & Co., First Mtg S F. | 1944 | | 10,000.00 | 10,000.00 |
| *Swift & Co First Mtg S F | | 5 | 1,000.00 | 850.00 |
| Union Flor It & Pow Co First Mtg | 1944 | 5 | | |
| *United New Jareau D. D. & Canal Co. | 1932 | 5 | 5,000.00 | 5,100.00 |
| II & Steel Corporation Cipling Fund | 1929 | 4 | 4,000.00 | 3,640.00 |
| *II S Steel Corporation, Sinking Fund | 1963 | 5 | 25,000.00 | 25,400.00 |
| Western Union Telegraph Co., Fdg. & R. E. | 1963 | 5 | 1,000.00 | 920.00 |
| Mtg. | 1950 | 41/2 | 15,000.00 | 14,553.00 |
| | | | A | \$204,334.67 |
| | | | | 26.20.20.20.20.00.00.1 |
| | | | | |
| STOCKS | | | | Elsewhere |
| | | | | v. production |
| *Amer. Bank Note Co., 15 Shares Pfd | | 0 | \$750.00 | \$750.00 |
| Amer. Light & Traction Co., 50 Shares | | | 5,000.00 | 10,000.00 |
| *Amer. Light & Traction Co., 50 Shares *Amer. Tel. & Tel. Co., 50 Shares *Atchison, Topeka & Santa Fé, 10 Shares | | | 5,000.00 | 5,000.00 |
| Pfd | | 5 | 1,000.00 | 1,000.00 |
| *Atchison, Topeka & Santa Fé, 10 Shares Pfd | | 5 | 1,000.00 | 1,007.50 |
| *Atchison, Topeka & Santa Fé, 15 Shares | | 3 | 1,000.00 | 1,007.30 |
| Pfd | | La de la constante de la const | 7 400 00 | 7 702 50 |
| *Paleimana & Olia D. O. Class Dell | | 5 | 1,500.00 | 1,192.50 |
| *Baltimore & Ohio Ry., 8 Shares Pfd | | 6 | 800.00 | 404.00 |
| *Borden Co., 15 Shares Pfd | | | 1,500.00 | 1,335.00 |
| Boston Insurance Co., 22 Shares | | 7 | 2,200.00 | 8,800.00 |
| *Boston Insurance Co., 22 Shares *Central Mexican Oil Co., 30 Shares *Chicago & Eastern Illinois R. R. Co., 38 | .,,,, | • • • • • | 300.00 | 1.60 |
| Shares Common *Chicago, St. Paul, Minneapolis & Omaha Ry., 8 Shares Pfd. *Dedham Water Co., 8 Shares Delaware & Hudson Co., 4 Shares *East Middlesex Street Ry. Co., 75 Shares *Fidelity Savings & Loan Assn., 62 Shares *Firestone-Apsley Rubber Co., 43 Shares Pfd. | | | 3,800.00 | 757-99 |
| Ry., 8 Shares Pfd | | 7 | 800.00 | 720.00 |
| *Dedham Water Co. 8 Shares | No. | | 800.00 | 600.00 |
| Delaware & Hudeon Co & Shares | | 4 | 400.00 | 460.00 |
| *Fast Middlesey Street Dy Co - Charge | | 4 | 7,500.00 | 6,375.00 |
| *Fidelity Savings & Loop Assn 62 Shares | | - | 6,200.00 | 6,200.00 |
| *Firestone-Apsley Rubber Co., 43 Shares | 10000 | 7 | | |
| Pfd. | | 7 | 4,300.00 | 3,440.00 |
| *Griffin Wheel Co., 35 Shares Cum. Pfd *The Holtzer-Cabot Electric Co., 100 | | 6 | 3,500.00 | 2,975.00 |
| Shares Cum. Pro | | 6 | 10,000.00 | 10,000.00 |
| *Hood Dubber C. Ct. C . Del | | 7 | 1,300.00 | 1,196.00 |
| 11000 Rubber Co., 13 Shares Cum Ptd. | | | 200 | 4,752.00 |
| *Hood Rubber Co., 13 Shares Cum. Pfd *Ludlow Mfg. Associates, 36 Shares | | | 3,000.00 | 41/ 32.00 |
| | | | 3,600.00 | 3,150.00 |
| | | :: | 3,600.00 3,600.00 | 3,150.00 550.00 |
| *Morris & Essex R. R. Co., 50 Shares *National Fuel Gas Co., 36 Shares *New England Telephone & Telephone Co. | | | 2,500.00 | 3,150.00 |
| | | | 2,500.00 3,600.00 | 3,150.00 |

^{*} Indicates Donations and Legacies.

| Park Tar Lord Book Pales | asistin | Rate | Par Value | Book Value |
|---|----------|---|---|-------------------------|
| *New York Transit Co., 5 Shares *North Boston Lighting Properties, 55 Shares Cum. Pfd | | | \$500.00 | \$950.00 |
| *North Boston Lighting Properties, 55 | 2016 300 | | 的動體紅 | SEED OFFICE A |
| Shares Cum. Pfd | | | 5,500.00 | 1,525.00 |
| *Ohio Oil Co., 20 Shares *Peer Oil Co., 30 Shares *Pennsylvania R. R., 20 Shares | | | 300.00 | 1,500.00 |
| *Pennsylvania R R ao Shares | | 574458 | 1,000.00 | 830.00 |
| *Plymouth Cordage Co., 26 Shares Com | | | 2,600.00 | 2,275.00 880.00 |
| *Plymouth Cordage Co., 26 Shares Com *Prairie Oil & Gas Co., 6 Shares | | | 600.00 | |
| *Prairie Pipe Line Co., 9 Shares *Real Estate Associates of Boston, 10 | 200 M | 17 - 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 900.00 | 735.00 |
| | | | 1,000.00 | 1,040.00 |
| *Riverbank Court Hotel Co., 2 Shares | | terral | 600.00 | 40.00 |
| *Kochester Securities Co., o Shares Pid | | 7 | 3,500.00 | 3,605.00 |
| *Riverbank Court Hotel Co., 2 Shares *Rochester Securities Co., 6 Shares Pfd. *Salem Gas Light Co., 35 Shares *Silversmiths Company, 96 Shares Com. *St. Louis & San Francisco Ry., 7 8-100 | 1.11/1/ | | 9,600.00 | 1,920.00 |
| *St. Louis & San Francisco Ry., 7 8-100 | 1000 | | onter Arbanian | elle fi antibation |
| *St. Louis & San Francisco Ry., 981/2-100 | | in the latest | 708.00 | 10.00 |
| *St. Louis & San Francisco Ry., 981/2-100 | | | | the man Point of the |
| Share Com. | *** | 121 16 3311 | 98.50 | 1.00 |
| Standard Oil Co. of California 128 Shares *Standard Oil Co. of Indiana, 40 Shares | 2.000 | yest growing | 3,200.00 | 3,360.00 |
| *Standard Oil Co. of New York, 100 | THE . | and the same | 1,000.00 | 31-73.00 |
| | | | 2,500.00 | 1,867.00 |
| *Turner Falls Power & Electric Co., 80 | 2511 30 | is Looks | word to state | Language Land |
| Shares | | | 8,000.00 | 6,560.00 |
| *Union Pacific R. R. Co., 15 Shares Pfd *Williams, Davis, Brooks & Hinchman | •••• | 4 | 1,500.00 | 997.50 |
| Sons, 150 Shares Pfd | | 6 | 1,500.00 | 1,350.00 |
| | | Henney B | | \$127,986.03 |
| | | | a , accessor a | |
| MORTGAGES | | | | |
| | | 51/2 | | \$194,316.67 |
| In Greater New York | | 6 | | 5,200.00 |
| In New York State | | 6 | | 12,350.00 |
| Elsewhere | | 5 | | 5,000.00 |
| Elsewhere. | | 5 4-10 | | 3,000.00 |
| Elsewhere Elsewhere | | 51/2 | patenten. | 19,250.00 |
| Elsewhere | | 61/2 | | 299,255.71 83.850.00 |
| Elsewhere | | 7 | | 52,705.00 |
| - Gordon, Z | | account of the | San | 3-12-3 |
| | | or Als | | \$674,927.38 |
| novement sections and section of | | | | 0,0 |
| REAL ESTATE | | | mak & sla | 101 ,000,000,000 |
| | | | | |
| *Schenectady, N. Y., and vicinity | | | | \$2.00 |
| *Los Angeles, Calif. *Atoka, Okla. | | A STREET | | 8,955.47 |
| | | | T SCREW P | 17,998.32 |
| *Big Hurricane Creek, Tenn | | Singles in | 24 (40) 956 | 6.15 |
| *Big Hurricane Creek, Tenn. *Seattle, Wash. *Ward County, Tex. *Reeves County, Tex. | | earmiet ag | an Oil Lo. | 2,655.06 |
| Ward County, Tex. | 1 | 1 . T 14 M | onell min | 7,760.03 |
| Reeves County, Tex | 11111 | 100 | | 7,746.03 |
| | | | 2715 | |
| | | | | \$57,123.06 |
| COLOR COLOR | | | | |
| NOTES | | | | |
| Notes | | 6 | 1001 6 7 | \$2,501.00 |
| Total Investments Annuity Fund | | | | \$2,105,580.69 |
| | 2003 | 1 (Charles and | TELLEY ALL TO S | 72,103,300.09 |
| | | | | A T PARTIES |
| Description of some | | | | |
| Due from General Fund | | small by | \$10,100.00 | Ladlow Mifg. |
| | | TOTAL SPECIAL PROPERTY. | | |

^{*} Indicates Donations and Legacies.

VII. CONDITIONAL FUND

| VII. CONDITI | | | D BHIRLDER DI | distall siverit |
|--|---------------|-------------|----------------------|--|
| BONDS *New York Central R. R. Conv. Gold Deb. | 1935 | Rate | Par Value \$1,000.00 | Book Value \$1,000.00 |
| *New York Central R. R. Conv. Gold Deb. *New York State Highway Improvement | 1963 | 41/2 | 1,000.00 | 1,000.00 |
| | | | a Col tamp I | \$2,000.00 |
| 60 MM C | | | | 1 |
| STOCKS | 40000 | | 101 101 19 19 | Trought |
| *Ohio Fuel Supply Co., 10,000 Shares *Boston & Maine R. R. Co., 9 Shares Pfd. *Sundry Securities at Nominal Value | **** | or such | \$250,000.00 | \$226,250.00 568.46 2.00 |
| to call a solion a day of | Canal | R. R. 3 | anicarional dist | \$226,820.46 |
| MORTGAGES | | or in an | rates of Centrals | recolor to |
| Greater New York | 931545 733 | 51/2 | A Harveyet & | \$4,000.00 |
| DOCHES CO. CO. CO. | Landy | evanile : | Bulby tonesport | D. State of the St |
| Total Investments, Conditional Fund. | . Rota | rade so | | \$232,820.46 |
| VIII. RESER | VE F | UND | Lighted for | obak badil . ranga |
| GOVERNMENT AND MUNICIPAL | 1 1 10 | | all to some | Symile: See |
| *City of Winnipeg, Manitoba, Canada, | 1000 | Rate | Par Value | Book Value |
| Water Works Deb | 1931 | 4 | \$1,000.00 | \$750.00 |
| RAILROAD BONDS | | | no gradant | |
| *Toledo & Ohio, Central R. R., 1st Mtg *Western N. Y. & Penn. R. R., 1st Mtg | 1935 | 5 5 | \$4,000.00 | \$3,560.00 970.00 |
| TOTAL | | | | \$4,530.00 |
| STREET RAILWAY BONDS | | | | 100000 |
| *Broadway & Seventh Ave., First Cons. | | | aur - Caragonia | 11.000.0 |
| *Chicago Railways Co*City & Suburban Ry. Co., Portland, Ore. | 1943 | 5 5 | \$2,000.00 | \$870.00 1,470.00 |
| Cons. Mtg. | 1930 | 4 | 1,000.00 | 750.00 |
| *Chicago Railways Co. *City & Suburban Ry. Co., Portland, Ore., Cons. Mtg. *Kansas City, Mo., Ry. Co., First Mtg. *Lehigh Traction Co., First Mtg. *People's Passenger Ry. Co., Stock Trust Ctf. | 1944 | 5 | 4,000.00 2,000.00 | 1,500.00 |
| *Third Ave. Ry., First Rfg. Mtg. | 1943 1960 | 4 | 500.00 | 4,680.00 |
| Reconstruct V. Lagran | | | | \$12,770.00 |
| OTHER BONDS | | | | |
| | 1927 | SAS | \$1,000.00 | \$1,000.00 |
| *Hotel Richmond, Chicago, Ill | 1926 | 51/2 | 1,500.00 | 1,500.00 |
| *McCord Co., First Mtg *North Denver Municipal Irrigation Dist. *Sundry Securities of Doubtful or Un- | 1929 | 6 | 1,000.00 | 159.90 |
| known Values | 1 | | ban territo | 5.00 |
| The control of the co | | | | \$3,664.90 |
| STOCKS | | | | and orrand |
| *Arms Yager Railway Car Co., 83 Shares *Beaver Soap Co., 4 Shares Pfd | | 6 | \$830.00 400.00 | \$747.00 360.00 |
| *Chester Gas Co Shares | | 4 . | 5,400.00 350.00 | 1,350.00 |
| *City Railway Co., Dayton, Ohio, 72 Shares *Consolidated Mfg. Corp. of Delaware, 50 Shares | 9.24.1 | TA- 1 | 7,200.00 | 6,120.00 |
| *Consolidated Mfg. Corp. of Delaware, 50 Shares | | | 2,500.00 | 378.89 |
| * Indicates Donations and Legacies. | . 40 | Legacie | hers anological | acteciled " |

| COURT TANKS | diens | Rate | Par Value | Book Value |
|--|----------------|----------------|--|--------------------|
| Davis Sewing Machine Co., 22 Shares | | 8 | \$2,200.00 | \$1,360.54 |
| *Delaware County National Bank, Chester, Pa., 20 Shares *First Peoples Trust Co., 4 Shares First | 450. blo | Cenv, C | 2,000.00 | 5,600.00 |
| *First Peoples Trust Co., 4 Shares First Pfd *First Peoples Trust Co., 4 Shares, Second | | lupros | 200.00 | 200.00 |
| Pfd | | | 200.00 | 160.00 |
| *First Peoples Trust Co., 4 Shares *Home Ave. R. R. Co., 19 Shares *Huntington & Broad Top Mt. R. R. & | | | 200.00 | 100.00 |
| *Huntington & Broad Top Mt. R. R. & | 2578 | He mos | 950.00 | 855.00 |
| Canal Co., 40 Shares Pfd | .61T. 201 | 6 | 2,000.00 | |
| *Laconia Car Co., 5 Shares Pfd* Laconia Car Co., 5 Shares Pfd* Little Schuylkill Navigation R. R. & Canal | | 10 17 10th | 500.00 | 175.00 |
| *Little Schuylkill Navigation R. R. & Canal Co., 70 Shares *Mackay Companies, 7 Shares *Mackay Companies, 25 Shares Pfd. *Massey-Harris Harvester Co., 300 Shares *National Machinery Co., 15 Shares Pfd *Ohmer Fare Register Co., 8 Shares Pfd *Olive Milling Co., 12/4 Shares *Pennsylvania R. R. Co., 102 Shares *Pennsylvania R. R. Co., 102 Shares *Third National Bank, Dayton, Ohio, 8 Shares *Utah Apoex Mining Co., 10 Shares *Utah Apoex Mining Co., 10 Shares | | | 3,500.00 | 2,817.50 |
| *Mackay Companies, 7 Shares | •••• | | 700.00 | 518.00 |
| *Massey-Hartis Harvester Co., 300 Shares | | 1. | 30,000.00 | 30,000.00 |
| *National Machinery Co., 15 Shares Pfd | | . 6 | 1,500.00 | 1,350.00 |
| *Ohmer Fare Register Co., 8 Shares Ptd | lym's | emath for | 800.00 | 720.00 |
| *Pennsylvania R. R. Co., 102 Shares | | | 5,100.00 | 4,717.50 |
| *Reece Buttonhole Mach. Co., 20 Shares | | •• | 200.00 | 270.00 |
| Shares | T. S. S. S. S. | TTEN | 800,00 | 1,400.00 |
| *Utah Apex Mining Co., 10 Shares | | 1024 | 50.00 | 17.50 |
| *Utah Apex Mining Co., 10 Shares *Sundry Securities of Doubtful or Un- known Value | | | CONTRACTOR | 2.00 |
| Allowit Value | aliens I | a total | | |
| 06.0272 10.000.12 1581 | | in dry or | orks Deb | \$62,158.88 |
| MORTGAGES | | PITZ | CE TRACES | |
| In Greater New York | | | ** ******* | \$12,000.00 |
| *In New York State | 23.55 | 5 | ******* | 900.00 |
| *In New York State*Elsewhere | | 5 | | 216.66 3,689.96 |
| *Elsewhere | | 0 | | 5,833.50 |
| *Elsewhere *Elsewhere | | 7 8 | | 3,060.00 |
| Eisewhere | | | Ceventle Av | 3,000.00 |
| complete announce see that | | | | \$37,219.27 |
| REAL ESTATE | | | ways Co than Hy, Co. | 的是一种的 |
| Elsewhere | | 10711 | | \$125.53 |
| 00.000.1 | | | don Co. Lire | COLD BURNING |
| NOTES | | | senger ky. Co | Prophes I'ms |
| Sundry State Convention and Other Notes | | 12316 | old sent the | \$6,551.00 |
| Total Investments Reserve Funds | | •• | | \$127,769.58 |
| CASH BA | LANC | ES | THER BUNG | musis, talett |
| 1920 234 1,500.00 1,500.00 | *** Y - A | e di time fini | n Depositories | "Lenex Apara |
| General Fund | | Irrigatio | | |
| Designated Funds | -tr3,F 20 | 5.1653.No. | \$4,636.45 85,234.48 | 14,180.60 |
| Church Edifice Loan Fund | | | 9,010.29 | d napply |
| Annuity Fund | | | 3,144.83 | ******* |
| Conditional Funds | | | 568.07 | |
| Reserve Funds | | | 106,573.56 | |
| no net | Shares | 18,00 | \$209,904.64 | \$163,346.04 |
| | 203 30 | odest T | and the state of t | GEORGE HERMANN |
| no.ete.t op.ogr.; | | . X | 114 | SOTE OF SO |

A SUMMARY OF THE INVESTMENTS WILL BE FOUND OPPOSITE THE BALANCE SHEET AT THE BEGINNING OF THE REPORT

^{*} Indicates Donations and Legacies.

EXHIBIT F PERMANENT TRUST FUNDS

All gifts for the Permanent Trust Funds of the Society appear in this exhibit with the year in which they were received. These funds amount to \$6,762,655.25.

A. FOR GENERAL PURPOSES

| Fund Angle May | Data Bassiand | Sant | rad Lanny E |
|--|---------------|------------------|-------------|
| Fund | Date Received | State | Amount |
| Allen, Jonas | 18/2 | . Vermont | \$100.00 |
| Ambler, J. V., Memorial (1) | 1880-96 | . Pennsylvania . | 15,000.00 |
| Anderson, David | 1880 | . Maine | 1,000.00 |
| Argabright, S. V | 1903 | . West Virginia. | 100.00 |
| Axtell, Mrs. Hannah E | 1876 | . Michigan | 311.11 |
| Bailie David | | | 1,055.00 |
| Ballew, W. B | 1902 | . Missouri | 384.65 |
| Barker, Wm. E. | | | 300.00 |
| Barney, Martha B | | | 5,000.00 |
| Barney, N. P., Memorial (2) . | 1881 | .Ohio | 5,000.00 |
| Bartlett, Harriet Hastings | 1905 | . Massachusetts. | 500.00 |
| Bates, Etta Peck | 1921 | . New Hampsh'e | 250.00 |
| Blain, John | 1869 | . Massachusetts. | 1,000.00 |
| Bleecker, Garratt N |) 1854 | .New York | 6,000.00 |
| Bishop, Mrs. Nathan (3) | 1880 | .New York | 1,000.00 |
| Fox, Mrs. Jane B. (3) |) 1881 | .New York | 10,000.00 |
| Brimhall, Permelia | 1888-91 | . Illinois | 1,572.99 |
| Brocket, E. J | 1892-1912 | New Jersey | 11,000.00 |
| Burchard, Hannah M. | 1919 | .Illinois | 3.874.38 |
| Burke, R. P. | 1908 | West Virginia. | 100.00 |
| Butler, Chas. S | 1888 | . Massachusetts. | 1.000.00 |
| Butler, Elizabeth N | 1914 | . Massachusetts. | 1,000.00 |
| Capen, Barnabas D | 1889 | . Massachusetts. | 10,000.00 |
| Carlton, Younglove | 1891 | New York | 830.21 |
| Carmichael, Sarah E | 1920 | .Indiana | 300.00 |
| Cheever, William | 1881 | Massachusetts | 7,657.82 |
| Clark, Simeon L | 1908 | New York | 5,000.00 |
| Collins, Susan J | 1917 | New Hampsh'e | 666.66 |
| Corry, Aaron | 1885 | Massachusetts. | 1,480.81 |
| Crie, Harriet | 1911 | Maine | 300.00 |
| Crozer, Robert H | 1915 | Pennsylvania | 16,666.67 |
| Crozer, J. Lewis, Memorial | 1010 | Pennsylvania | 100,000.00 |
| Currier, Emily C | 1016 | Massachusetts | 125.00 |
| Darling, Henry | 1860_74 | Maine | 1.000.00 |
| David, Sarah Hyde | 1022 | Illinois | 1,941.49 |
| Davis, Isaac | 1878_82 | Massachusetts | 13,745.00 |
| Davis, James M | 1002 | Rhode Island | 3,412.50 |
| Dearborn, Danville A | 1012_14 | Massachusetts | 9,291.83 |
| De Puy, Ten Eyck | 1006 | New Vork | 4,750.00 |
| Dexter, Louis | 1021 | New Hampsh'e | 1.500.00 |
| Dimock, L. and F. W. | 1011 | Maccachusette | 2,000.00 |
| Dizer Fund (4) | 1000 | Maccachusetts. | 1,000.00 |
| Dizer Fund (4) | 1900 | . Massachusetts. | 1,000.00 |

Founded by Mrs. A. T. Ambler. Contributed by her children. In memory of Garratt N. Bleecker. Founded by Marshall C. Dizer.

| | Date Received | State | Amount |
|--|---------------|------------------|-----------|
| Fund | | | \$250.00 |
| Dodge, Harriet P. | 1904 | . New riampsh e | |
| Drown, Mary Newell | 1889 | . Knode Island. | 600.00 |
| Drowne, Frank S., Memorial (1) | 1921 | Rhode Island. | 6,161.50 |
| Drowne, Frank S., Memorial (1) Dunbar, Robert | 1888 | Pennsylvania. | 500.00 |
| Dunn, Fund, The John B | 1919 | . Knode Island. | 1,000.00 |
| Durfee, John H. and Helen A. | 1911 | .Illinois | 1,731.33 |
| Haton Hidelia I) | 1904-44. | . New YORK | 11,525.02 |
| Edson, Eunice B | 1922 | .Connecticut | 200.00 |
| Eldridge, Lyman | 18/7 | . Massachusetts. | 75.00 |
| Estes Abarintha A. | 1913 | . Massachusetts. | 25.00 |
| Evans, Levi P | 1920 | .New York | 500.00 |
| Fay, Mrs. L. R. B. | 1883-5 | . Massachusetts. | 4,189.61 |
| Fengar, Mary E | 1914 | .Connecticut | 16,888.33 |
| Fisk, Theron | 1852 | .New York | 2,500.00 |
| Flagg, Mary | 1919 | .Illinois | 6,366.40 |
| Flint, Harriet N | 1897 | . Massachusetts. | 5,000.00 |
| "Frazer Fund" (2) Frisbee, Sarah M. | 1887 | .Canada | 3,500.00 |
| Frisbee, Sarah M | 1893 | .Connecticut | 1,000.00 |
| Giddings, Mrs. Lovinia | 1890 | . Massachusetts. | 600.00 |
| Glover, Henry R. | 1895 | Massachusetts. | 5,000.00 |
| Griswold, Giles O | 1919 | .Ohio | 4,543.70 |
| Hale, John V | 1911 | Massachusetts. | 2,000.00 |
| Ham, William | 1871 | Rhode Island. | 100.00 |
| Hansen, Christina | 1917 | New York | 1,500.00 |
| Harmon, Eugene E | 1920 | New York | 1,000.00 |
| Hastings, Marinda | 1917 | Pennsylvania | 500.00 |
| Hewett, Harriet B | 1916 | New York | 6,434.44 |
| Holton, Mary E., Memorial | | | 52,575.00 |
| Horner, Erie W | 1916 | Vermont | 334.68 |
| Howard, Harry H | 1897 | Illinois | 100.00 |
| Hoyt, Joseph B | 1890 | Connecticut | 25,000.00 |
| Huntley, Wm. E. | 1884–190 | 9. Vermont | 9,700.00 |
| Hutchins, Lizzie F | 1911 | Massachusetts. | 1,000.00 |
| Hutchins, Samuel M | 1911 | Massachusetts. | 1,000.00 |
| John, Lizzie J., Memorial | 1884 | Pennsylvania | |
| Johnson, Susannah (3) Jones, B. E | 1903 | Massachusetts. | 300.00 |
| Jones, B. E | 1905 | Pennsylvania | 500 00 |
| Jones, John J. | 1900 | New Jersey | 50,000.00 |
| Joslyn, Eliza J. and Eugene A. | 1918 | New York | 2,000.00 |
| Kelly, Chloe M | 1963 | vermont | 500.00 |
| Kendall, Horace | 1803 | Connecticut | 1,000.00 |
| Ketcham, Geo. W., Memorial N Lees, William B. | 0. 3 1920-21. | New York | 29,740.49 |
| Linch, Jarrett | 1000 | Pennsylvania | 950.00 |
| Lindsey, Mary E. | 1019 | West Virginia. | 13,426.36 |
| Little, Geo. W | 1001 | Massachusetts. | 2,000.00 |
| Littler, Nathan | 1901 | massachusetts. | 5,000.00 |
| Logan, John | 1902 4 | Illinois | 3,874.68 |
| Lougee, Clara A. | 1015 | | 400.00 |
| Mathews, Thomas S | 1019 | Massachusetts. | |
| Mendenhall, T. G. | 1001 16 | rennsylvania . | 475.00 |
| Merrick Austin | 1802 | Massachusetts | 9,148.83 |
| Merrick, Austin | 1013 | New Hampah's | 101.07 |
| 10 000 | | New Hampsh'e | 101.97 |

⁽¹⁾ Founded by Abby F. and Henrietta Martin.
(2) Founded by Mrs. S. M. McMaster.
(3) Founded as a memorial to her mother and sister Mary.

| Fund | Date Received | Cit | |
|--|---------------|------------------|-----------|
| Action Themas I Manager | (1) 1002 | State | Amount |
| Mills, Thomas L., Memorial | (1)1903 | Illinois | \$150.00 |
| Munger, Isador G., Literatur | e Fund. 1914 | Wisconsin | 1,070.42 |
| Newman, Mr. and Mrs. Walt | er S1911 | Pennsylvania | 8,000.00 |
| Norcross, Stephen W | | Massachusetts. | 500.00 |
| Noyes, Mary | 1882 | Massachusetts. | |
| Nugent, George | 1885 | Pennsylvania. | 1,000.00 |
| Parks, Louisa M | 1903 | Illinois | 1,000.00 |
| Pease, Nancy P | 1868 | Connecticut | 1,000.00 |
| Pell, Lydia R., Memorial (2) | 1904 | Pennsylvania. | 2,568.10 |
| Pevear, Henry A | | Massachusetts. | 6,250.00 |
| Pillsbury, Geo. A | 1900 | Minnesota | 5,000.00 |
| Porter, Benjamin | 1904 | Massachusetts. | 1,000.00 |
| Potter, Wm. B | 1908 | New York | 200.00 |
| Pritz, J. A. and Earl, Memor | ial (3).1921 | Ohio | 10,000.00 |
| Renfrew, Jefferson | 1911 | Vermont | 1,000.00 |
| Renfrew, Jefferson | 4)1907 | Connecticut | 1,350.00 |
| Rieff, Wm. E | 1917 | . Pennsylvania . | 17,577.68 |
| Roberts, Elizabeth | 1871 | .Connecticut | 3,000.00 |
| Rockefeller, John D | 1919–1921 | New York | |
| Rockwell, Rufus | 1885 | . Pennsylvania . | 461.80 |
| Rogers, Anna | 1888 | New Jersey | 500.00 |
| Rogers, Elizabeth W | 1888 | New Jersey | 500.00 |
| Russell, P. R | | .New Jersev | 14,700.00 |
| Ruth, Mordecai T | 1897 | .New Jersey | 5,242.68 |
| Selleck, Levi | 1868 | .New York | 1,000.00 |
| Sherman, Geo. J | 1877 | .Rhode Island. | 1,000.00 |
| Sherman, Geo. J Shirk, Milton, Memorial (5) | 1903 | .Indiana | 2,500.00 |
| Skolfield, Sarah A | 1914 | . Maine | 500.00 |
| Smith, Alice, Memorial | | Ohio | 5.00 |
| Smith. Benjamin M | | . Massachusetts. | 1,000.00 |
| Spencer, Elizabeth M | 1917 | .New York | 480.39 |
| Stevens, Amos | | .Ohio | 55.70 |
| Swaim, Mary A. N | | . Massachusetts. | 9,400.00 |
| Thorn, Mrs. I., Memorial (6) |) 1891 | .New York | 5,000.00 |
| Thorsen, Mary A | 1911 | . Wisconsin | 8,634.35 |
| Thurber, Emma | 1913 | .Rhode Island. | 5,748.00 |
| Towne, Mrs. Mary I | 1901 | . Maine | 2,500.00 |
| Tripp, Susan | | .New York | 500.00 |
| True, Mary | | . New Hampsh'e | 950.00 |
| Tucker, Mrs P M | 1910 | .Illinois | 1,121.00 |
| Tucker, Harvey Judson, Me | m'l (7),1903 | .Rhode Island. | 500.00 |
| Tuxhury A | 1910 | New Jersey | 4,762.50 |
| Van Husan, C., Memorial (8 |)1885 | . Michigan | 2,000.00 |
| "Veness Fund" | | . Illinois | 1,000.00 |
| Waring, James | 1922 | . Massachusetts. | 5,000.00 |
| Watson, Joseph S | 1909 | .New Jersey | 2,000.00 |
| White James W and Louis | a I 1921 | . Massachusetts. | 0,575.00 |
| Whittemore, George H | 1921 | . Massachusetts. | 1,000.00 |
| Wickens, George | 1882 | . Illinois | 500.00 |
| | | | |

⁽¹⁾ Contributed as a memorial by Marguerite M. Youmans.
(2) From estate of Amanda M. Pell.
(3) Founded by Mrs. Helen F. Pritz.
(4) Founded by Mrs. Carrie Rider.
(5) Contributed by Mrs. Milton Shirk.
(6) Contributed by John Thorn.
(7) Founded by Mrs. E. T. Faunce.
(8) Contributed by his widow and heirs.

| Wiggin Mercy A. | Date | 1920 | State New Ha | ampsh'e | Amount \$3,800.00 |
|--|----------------------|------------|-----------------|---|--|
| Wilde Tosenh | | 1914 | New Yo | ork | 74.85 |
| Woods, John | | 1897-1900 | Massach | usetts. | 3,422.19 |
| Woolverton Geo. A. | arranto | 1896 | . New Yo | ork | 5,000.00 |
| General Conference | of Free Baptists | | | | 51,378.10 |
| Total for Gene | ral Purposes | | | \$5, | 637,737.85 |
| | 1311113 / | | 1 | | |
| | FOR GENERAL EDU | | | | d 75373 |
| Fund | Date Received | | | Amount | perussili i |
| Bostwick, Jabez A | 1885 | New Yor | k \$ | 29,978.13 | |
| Bradford, S. S | 1876 | Rhode Isl | and | 1,000.00 | 46 21 70 0 3 |
| Colby, Emily S | 1877 | Ohio | | 200.00 | |
| Coley, Adeline E | 1912 | New Yor | k | 3,000.00 | West min |
| Crozer, Robert H. | 1915 | Pennsylva | mia | 16,666.66 | |
| Helen A | 1911 | Illinois . | | 1,730.32 | |
| Maintenance and Ir | isur- | | | 01 (07 01 | dio rozpoli. |
| ance Fund | 1910–12 | | | 81,635.91 | disquisort |
| Marston, S. W. (1) | 1899 | New Yor | k | 2,000.00 | ्रे अनुवर्धात्म् । इ.स.च्या |
| Total for General | ral Education Pu | rposes | | \$ | 136,211.02 |
| OROCAL TO SEE SEE | C. FOR ENDOWM | ENT OF SC | HOOLS | The state of | I okodist |
| Fund | Date Received | State | | Amount | LIBRUING C |
| Bacone College, | | | | | ELV DISTRICT |
| General Endowm | ont 1000 | | | \$2 226 02 | 1.74 30 100 1 |
| Butler, Susanna D | Dacon 1022 | Oklahom | | 50,000,00 | |
| Of the | ACOII1922 | CKIAIIOIII | a | 30,000.00 | \$52,226.02 |
| Murrow Indian Orp | hans Home, | | | Form/ | an arman |
| Barnett, Jennetta | 0434214 | | | · 在 · 有 · / / / / / / / / / / / / / / / / / | 14、3000年7月 |
| Barnett, Jennetta Richard | 1922 | .Oklahom | a | told at the North | 100,000.00 |
| Benedict College, | Sabout 1 | | | ionin. | Linther |
| General Endowm | | | | es, Mary | |
| Benedict, Mrs. B. | A1873–1879 | .Rhode Is | land\$ | 102,366.41 | |
| Sawyer, Clara E. | W1914 | . New Yor | k | 4,593.49 | 据模型规定 |
| Swan, Emma M. | 1906 | . New You | k | 4,790.00 | lik producer, al |
| Swan, Emma M. Walker, Mary S. | 1913 | . New Yor | k | 983.18 | H STEASON |
| Other Sources . | | | | 20,272,96 | Mondan |
| ARRENIA 1. 2. 13 | ASSISTED TO THE | | al Enrog | | 133,006.04 |
| Bishop College, | Republication of the | | | | 1 cases 1 |
| General Endowm | ent | | | \$1,296,00 | |
| Meech I avi W | 1006 | Commonti | 4 | 4 000 00 | 是。1000年月 |
| Williams, Robert | 1906 | Iowa | re encorat in | 6,000.00 | क्षा का जिल्ला है जा |
| | | | | 0,000.00 | 13,296.00 |
| International Baptis | st Seminary, | | | . Syrone | |
| de Guiscard, Lucy | Kerk- | | | | |
| ham, Memorial | (2)1921 | New You | kai temper | s. as Letud | 100.00 |
| de Guiscard, Lucy ham, Memorial | (3) | 101 | THE PROPERTY OF | h in anates | 100.00 |
| Jackson College, | | water to | | PART OF THE | STATE OF THE STATE |
| General Endown | ent | Shirk | cathle ,aa | M va total | 476.25 |
| | | | tribe I had | A sel lessed | 7,0.23 |
| (1) Contributed by (2) Founded by Alp | Edgar L. Marston. | iniad has | a dishir s | ed by Mrs. buted by b | (8) |
| | A. de Guisca | | | | |

| Fund Da | ate Received | State 1997 and | Amount | 1, |
|--|-------------------------------|-------------------|--|-------------|
| Manning Bible School, Aldrich, Mrs. C. C | | | | \$1.500.00 |
| Marian Protist Theolog | .i1 Ci | | | 50.00 |
| Morehouse College, | Section Vortes | 18881 | Harriet I | niw all |
| Morehouse College, | | | | |
| General Endowment Cook, Josiah W | 1904 00 | M | \$918.23 | |
| Roger Williams Univers | 1094-99 | massachusetts . | 20,000.00 | 20,918.23 |
| Roger Williams Univers | ity, | | | |
| General Endowment | | | 330.414.14 | Morehous |
| Durfee, Sarah C | 1916 | Rhode Island | 5.025.00 | Armod Y |
| Haley, Mrs. A. M | | | 3,500.00 | 20 707 74 |
| Shaw University, | was tind | es a delle | | 38,797.74 |
| General Endowment . | | | \$26 288 02 | |
| Buss, Harriet M | 1897 | Massachusetts . | 350.00 | 15. |
| Grant, O. B | 1893 | Connecticut | 1,000.00 | Ripley |
| Greenleaf, Oric H | | Massachusetts . | 2,351.63 | |
| Hitchcock, T. L. and Susan | 1000 | Now Vorle | 2 500 00 | Mager W |
| "Leonard Memorial | 1909 | New Tork | 2,300.00 | igared 2 |
| "Leonard Memorial Fund" (1) | 1916 | Pennsylvania | 1,194.73 | |
| Library Fund | | | 300.00 | all Seals |
| T T | . Amitence | 8001 | El onsi | 33,984.38 |
| Virginia Union Univers | | | 64 020 70 | Crosby |
| General Endowment Fiske, Grace | 1004 | Managhusatta | \$4,920.70 950.00 | |
| Harris, Mary D | 1900 | New York | 1.000.00 | Leonary |
| "Hedstrom Fund" (| 2) .1900 | New York | 1,000.00 | rangana I |
| Riggs, D. W | 1910 | Pennsylvania | 5,259.05 | Jin wild. |
| Theelesias I Desertes and | | | | - 13,129.75 |
| Theological Department | | Commentions | ¢25 000 00 | L beggett? |
| Hoyt, Joseph B Rockefeller, John D. | 1885 | New York | 25,000.00 | . Valley |
| Union Professorship | 1005 | New Tork | 7.248.41 | |
| Library Fund | | | | brud |
| in more in | Violenthagens V | Holds in the | i saliif do | 60,683.91 |
| Academic Department, | etheralousen! | EXPENSION. | d10 740 22 | How . |
| General Endowment Library Fund | | | 565 44 | S dated |
| | | | | 19,305.77 |
| (Total Virginia Unio | on University | \$92,416.43) | e sibed | nemlo/i |
| Total for Endowmen | t of Schools | | enry B | 487,474.09 |
| on the arms | | ***** | st Mobert S Fund (4) | dominio |
| 00.0001 | ess alto a surelific | NG STUDENTS | ercy Maria | Gray, M |
| "Colver, The Rev. Cha | D. FOR AIDI | NG STUDENTS | 9:131 | mstys M |
| | | | | \$1,500.00 |
| | North North | E. and Seed Colu | | Tay Pound |
| tional Aid-Fund" (3 (1) Founded by Lizzie I (2) Contributed by Anna (3) Founded by Jesse L. | M. Hedstrom. and Susan Col | lver Rosenberger. | butted by Ren ledt by Mary tore who do | opeo I (g) |
| | | | | |

| Fund Date Received State Dobson, Raymond Mans- | Amount | |
|--|---------------------------------------|---------------------------------|
| field Memorial (1)1921-22New York | TAM. | \$1,000.00 |
| Benedict College, Hewitt, Harriet B1898New York | Baptist Th | 2,000.00 |
| Bacone College, Cherokee Fund | 2,000.00 | 9,500.00 |
| Morehouse College, Chamberlin, Willard, Scripture Reading Prize (2) | Eddinan Saab (Mee S | encral Darfee Haley, |
| | | nti wate. Imanai |
| (2) | 500.00 | Boss, F Grantal |
| Roger Williams University, | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 2,000.00 |
| Roger Williams University, Champney, Sarah H1879Oklahoma Hanaford, J. HMassachusetts | \$500.00 530.00 | aseod Ancod Co |
| Shaw University, | Fund | 1,030.00 |
| Avery, Jane E | \$2,787.20 3,000.00 1,000.00 | Lishigal Is Manyo |
| Leonard, Anna S1912 Massachusetts Leonard, Frank I1913 Illinois | 5,700.00 3,000.00 | Fisks, C Fishers, Fishers |
| Leonard, Judson Wade. 1883-1887. Massachusetts . Merrill, Samuel P 1917 New York | 5,000.00 500.00 | 20,987.20 |
| Virginia Union University, | ¢1 000 00 | |
| Colby, Emily S1877,Ohio | \$1,000.00 | Cockefe Luica F |
| Fund" (3) 1915 Illinois Greenwood, Eliza M 1915 Massachusetts Howe, Rev. Wm 1907–1908. Massachusetts | 1,231.70 1,000.00 | wisuli 1 |
| Reed, Susan C1890Illinois | | |
| Smith, S. F | 1,000.00 1,200.00 | 183 (88) |
| Waterhouse, C. W | 1,500.00 1,000.00 1,000.00 | |
| Simmons, Robert S., Prize Fund (4) 1003 Now York | 572.56 | |
| Gray, Mercy Maria 1882 California Wayland, E. L. (5) 1884 Connecticut 1884 Massachusetts | 2,000.00 150.00 1,500.00 | |
| (c) Founded by House O Datasia | sorial Edi | K. Men |

⁽¹⁾ Founded by Harvey O. Dobson.
(2) Contributed by Willard D. Chamberlain.
(3) Founded by Jesse E. and Susan Colver Rosenberger.
(4) Contributed by Rev. James B. Simmons, D. D.
(5) Founded by Mary E. T. Faunce.
*Contributors who do not wish their names published.

| "Work and Loan Fund" D. T.I. H.I. X.T. | | \$17,484.26 |
|--|---|--|
| Total Student Aid Funds | unces er e | \$55,501.46 |
| E. FOR CHURCH EDIFICE GIFT PURPOSE | s | |
| Fund as created1881-82 | \$65,500,000 | O and all |
| Bennett, Cephas1892Burma | | |
| Bostwick, Jabez A 1885 New York | 29,978.11 | |
| Crozer, Robert H1915Pennsylvania | 16,666.67 | |
| Denike, Abraham1886New York | 5,000.00 | |
| Duncan, Caroline1919 Massachusetts . | 500.00 | |
| Fort Covington Baptist | | Robert Service |
| Church | 1,800.00 | |
| Griffith, A. P1920California | 14,063.31 | |
| Jones, Frank M1922New Jersey | 90.00 | |
| Merrick, Austin1892 Massachusetts . | 53,069.30 | |
| Pevear, Herny A1899 Massachusetts . | 6,250.00 | |
| Rogers, Martha1880Connecticut | 500.00 | Management of the Control of the Con |
| Tilton, Jerusha | 1,500.00 | |
| Tucker, H. J., Mem. (1) 1903 Rhode Island | 500.00 | d gragai/ |
| Waterbury, F. W 1903 New York | 500.00 | |
| Wayman, Samuel1894 Illinois | 40,000.00 | |
| Total for Church Edifice Gift Purposes | | \$263,856.29 |
| 19011 Old Strand Strand Back Service | | Approximate A |
| F. FOR SPECIAL PURPOSES | | |
| Abbott, Arminda P | \$1,407.00 300.00 41,285.56 3,765.14 | li - Li Maccintali |
| Johnson, Mary W1911Rhode Island | 500.00 | |
| Ketcham, Eliz. A. Mem'l. 1911 New York | 15,000.00 | |
| Nickerson, John H1911New Hampshire | 100.00 | |
| Olson, Mr. and Mrs. Swan. 1908 Nebraska | 1,000.00 | |
| Randall, Lydia1911New Hampshire | 400.00 | |
| Randall, Samuel H1911New Hampshire | 250.00 | |
| Safford, Edward D 1917 Maine | 156.25 | |
| Smart, John1886Pennslyania | 1,000.00 | hensensk - |
| Stevenson, Cora A 1921 New York | 200.00 | (ridle) |
| Thorsen, Mary A1911 Wisconsin | 250.00 | Guantan) |
| Waitt, Arthur M 1915 Connecticut | 5,000.00 | |
| Whiting, Martha1866Massachusetts . | 1,000.00 | sinodatat |
| Total Special Funds | _ | 71,613.95 |
| Total Fund, April 30, 1923 | | 6,652.394.66 |
| SPECIAL TRUST FUND FOR ENDOWMENT OF | | |
| Rockefeller, John D1919-1921. New York General Education Board1922 New York | | 600,000.00 |
| Total Fund, April 30, 1923 | in and | \$900,060.00 |
| (t) Contributed by Rev. H. L. Wayland, D. D. | | Sabane (* |

EXHIBIT G but and his die W The value of the school and mission properties under the supervision of the Society is estimated as follows:

| | I. SCHOOL | PROPERTIES 907 3 | Estimated Value |
|-------------------------------|----------------------|------------------------------------|-----------------------|
| Bacone College, Bacone, C | Okla | | \$300,000.00 |
| Benedict College, Columbi | ia, S. C | direction | 100,000.00 |
| Bishop College, Marshall, | Tex | | 150,000.00 |
| Boys' High School, Mana | gua, Nicara | gua | 25,000.00 |
| Calabar College, Jamaica, | B. W. I | , P. R | 5,000.00 30,000.00 |
| | | Cuba | |
| | | cuba | 6,000.00 |
| | | Orange, N. J. | |
| Jackson College, Jackson, | Miss | | 80,000.00 |
| Jacmel Training School, | Haiti | | 5,000.00 |
| Morehouse College, Atlan | ta, Ga | | 325,000.00 |
| Murrow Indian Orphans' | Home | | 100,000.00 |
| Shaw University, Raleigh | , N. C | | 200,000.00 |
| Virginia Union University | | , Va | 350,000.00 |
| 00.60076 | II. MISSION | PROPERTIES | Constant / |
| 00 A292 403 | Estimated Value | for Church Labor Gift D | Estimated Value |
| California, | value | San Luis | |
| San Francisco | \$35,000,00 | Santa Maria | \$3,000.00 500.00 |
| San Francisco | \$33,000.00 | Sailta Maila | 300.00 |
| Cuba, AMARINA, 188 All | Marsachase | Cuba, to the state of the state of | A diodd |
| Baire | 2,000.00 | Santa Rita | 1,000.00 |
| Baracoa | 8,000.00 | Santiago | 20,000.00 |
| Barajagua | 600.00 | Songo | 2,000.00 |
| Bayamo | 5,000.00 | Ti Arriba | 100.00 |
| Boniato | 500.00 | Tunas | 2,000.00 1,200.00 |
| Ciego de Avila Dos Caminos | 5,000.00 2,500.00 | Veguitas | 1,200.00 |
| Duaba | 600.00 | El Salvador, | |
| El Caney | 1.000.00 | Chalchuapa | 1,500.00 |
| El Cristo | 10,000.00 | San Salvador | 8,000.00 |
| Ensenada | 300.00 | Santa Ana | 1,000.00 |
| Galbis | 300.00 | Mexico. | DUSIGNOUS. |
| Guantanamo | 10,000.00 | Aguas Calientes | 5,500.00 |
| · Jamal | 600.00 | City of Mexico | |
| Jarahueca | 500.00 | Cuernavaca | 1,500.00 |
| Jatabonico | 500.00 600.00 | New Laredo | 1,800.00 |
| Jibacoa | 375.00 | Puebla Hospital | 50,000.00 |
| Jiguani | 2,000.00 | Puebla Hospital | 25,000.00 |
| Juan Baron | 600.00 | San Luis Potosi | |
| Manzanillo | 3,500.00 | Tampico | 25,000.00 |
| Marti | 800.00 | Montana. | |
| Media Luna | 700.00 | Lodge Grass | 6,000.00 |
| Minas | 800.00 | Pryor | 1,500.00 |
| Niquero | 300.00 | Upper Big Horn | 14,000.00 |
| Palmarito | 700.00 | TOO B from h Account | Latol |
| Palma Soriano | 2,000.00 | Nicaragua, | (500.00 |
| Sabanna | 600.00 | Managua | 6,500.00 |

| | Estimated Value | | Estimated Value |
|----------------|--------------------|-----------------|--------------------|
| Oklahoma, | | Culebra | \$800.00 |
| Anadarko | \$10,000,00 | Cidra | 1.000.00 |
| Elk Creek | 2,500.00 | Guarian | 1,200.00 |
| | 2,500.00 | Guanica | |
| Fort Sill | | Gurabo | 350.00 |
| Rainy Mountain | 2,500.00 | Jerusalem | 600.00 |
| Watonga | 800.00 | La Playa | 2,500.00 |
| | | Mediania Alta | 800.00 |
| Porto Rico, | | Mulas | 325.00 |
| Aguas Buenas | 600.00 | Ponce | 15,000.00 |
| Anon | 750.00 | Quebrada Grande | 350.00 |
| Barranquitas | 3,000.00 | Rio Grande | 3,500.00 |
| Barros | 1,250.00 | Rio Piedras | 6,500.00 |
| Beatriz | 500.00 | San Juan | 50,000.00 |
| Cayey | 6,500.00 | San Lorenzo | 4,000.00 |
| Caguas | 12,000.00 | San Turce | 1,500.00 |
| Carolina | | Sierra Alta | 500.00 |
| Corral Vieio | 2.500.00 | Yauco | 5,900,90 |

ANNUAL REPORT OF ATTENDANCE—EDUCATION DEPARTMENT (Current Data)

| | | TE | TEACHERS | RS | | | 1 | (2) | | | | | PU | PUPILS | | | | | | | |
|--|-----------|--------------|---------------------------------|------------------|--|------------------|------------------|--------------------|--------------------------|---|--|--|--|--|---|--|--------------------------------|--|-------------------------|--|--|
| | White | | Colored Indians Nationals | ed ns nals | | For Ministry | | Regular College | | - | Second- ary | 00.000 | 00.00 \$ | sjes | o st | 00.000 | 00 00 01 | to (1) | Tol | 181 su | |
| SCHOOLS AND LOCATIONS | Male | Female | Male | Female | Total | Course Theol. | Dept. | Male | Of College Exten., Sp | Male | Female | Elementar | JeM istoT | Total Fem | Total Pupi | Boarders | Expecting | Expecting | Preparing Industries | Conversio | Total Ave |
| Negro Schools Supported Chiefly by the A. B. H. M. S. Virginia Union University, Richmond, Va. Shaw University, Raleigh, N. C. Benedict College, Columbia, S. C. Morehouse College, Atlanta, Ga. Morehouse College, Atlanta, Ga. Bishop College, Marshall, Tex. Storer College, Harpers Ferry, W. Va. | 80700 | 1211 | 102 20 42 | 3 0 7 1 1 3 8 | 33 30 24 19 19 | 92 | 200:1442: | | 567:33: | 68 170 14 82 170 309 57 57 | 1322 1332 1488 1488 171 171 1700 17 | 3309 | 390 197 253 5108 102 70 | 212 423 167 182 108 | 390 676 676 344 178 | 245 223 223 139 177 177 | 88 335 522 524 199 | 24 56 141 30 440 117 116 | . 200 | 0 : 00 : 0 : 0 : 0 : 0 : 0 : 0 : 0 : 0 | 24 2 4 2 4 3 5 8 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 |
| Total | 20 | 41 | 69 | 41 | 171 | 49 | 92 5 | 516 I | 52 8 | 82 827 | 552 | 427 | 1690 | 1092 | 2782 | 1427 | 263 | 424 | 99 | 55 | 2452 |
| Negro Schools Helped by the A. B. H. M. S. I Hartshorn Memorial College, Richmond, Va. Florida Normal and Industrial Inst., St. Augustine, Fla. Selma University, Selma, Ala. Roger Williams University, Nashville, Tenn. Simmons University, Louisville, Ky. Arkansas Baptist College, Little Rock, Ark. Spelman Séminary, Altharta, Ga. Coleman Academy, Gibsland, La. | H | 96:9 | . 20 7 9 9 : 8 | 20101148 | 115 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20 | 11214 | _:: ::::::: | : | 4:-122080 | 212 21 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25 | 132 132 1488 1168 1168 2403 2403 2403 | 389 389 389 188 188 354 257 257 | 218 202 202 198 151 | 280 105 410 250 174 731 | 280 192 628 146 145 372 346 | 181 239 105 135 128 128 | 57 8 31 | 236 236 430 1196 | 4 :000 | .0 u v 4 : | 21 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 |
| Total | 3 | 47 | 48 | 80 | 182 | 145 | : | 99 | 84 160 | 341 | 899 | 1426 | 930 | 2217 | 3147 | 1495 | 168 | 748 | 103 | 27 | 2846 |
| Indian School Supported by the A. B. H. M. S. Bacone College, Bacone, Okla. | 8 | 12 | - | | . 91 | | | | | 40 | 24 | 168 | 128 | 104 | 232 | 198 | | | 1 | 19 | 168 |
| * Mexican Baptist Theological Seminary, Saltillo, Mexico Anciena Boys' High School, Saltillo, Mexico Colegios Internacionales, Cristo, Cuba Theological Seminary, Rio Piedras, Porto Rico International Baptist Seminary, Rio Piedras, Porto Rico Spanish-American Seminary, Los Angeles, Calif. | 2 · E + E | H : 4 : PU U | N 40 % . V . | 6 | 13 1867 | :: 22 : : : : | | | | 882 | 3 10 1 | 155 | 43 222 203 203 203 62 62 10 | 011 1/2/ 34 £ | 313 | 150 150 | 8 : 2 2 : 0 | i de morte | | | 274 |
| Total | 10 | 12 | 22 | 9 | 50 | 18 | 107 | 9 | 13 | 155 | 41 | 285 | 542 | 117 | 629 | 257 | 9 | | | 45 | 287 |
| Grand Total | 36 | 112 | 140 1 | 127 4 | 415 2 | 212 | 199 59 | 591 249 | 9 242 | 1363 | 1516 | 2306 | 3290 | 3530 | 6820 | 3377 | 491 | 1172 | 1691 | 146 | 5753 |
| | | - | - | - | - | - | - | | - | - | | | | | | - | | | | - | |

¹ Supported largely by the W. A. B. H. M. S., which Society helps in support of the other Negro schools except Virginia Union, Morehouse, and Bishop. ² Supported jointly with Southern Baptist Convention. ³ Supported in cooperation with six denominations; statistics refer to Baptists only. ‡ Estimated.

NAMES OF MISSIONARIES, SPECIAL WORKERS, ETC., AND THEIR FIELDS OF LABOR

THE ANTERCAN BAPTIST HOME MISSION SOCIETY

| FILLIDS OF LABOR |
|---|
| de Henry Lor Angeles |
| Bell, J. Lawrence |
| Bell, J. Lawrence |
| Brown, W. S Palo Verde |
| Coxsey, N. A |
| Darnell, L. M Pastor-at-Large |
| Garcia, R. M Mexican Vuma |
| Garrett, M. R |
| Gordon, W. I Clemenceau |
| Lands, E. MTempe |
| Morton, H. QGeneral Missionary, Phœnix |
| Taylor, F. WYuma |
| Thayer, Lee I |
| Tooms, Carey B Mexican, Yuma |
| Taylor, F. W. Yuma Thayer, Lee I. Navaho Indians, Keams Cañon Tooms, Carey B. Mexican, Yuma Urbina, M. A. Mexican, Tucson |
| Vargas, ArturaMexican, Glendale |
| |

CALIFORNIA, NORTH

| | Mono Indians, Coarsegold and Nipinnawasee |
|-----------------------------|--|
| Nikolaus, A. H. | |
| Patch, Albert E | Burlingame |
| Riddle, J. M | Negro, Woodland |
| Shinall, F. S | San Francisco |
| Tingley, C. F. Supt San Fra | incisco Bay Cities BaptistUnion, San Francisco |
| Tyng, Merle L | |
| Yip, Ong | |
| Yu, S. W | |

CALIFORNIA, SOUTH

| Apra, A. B | |
|--------------------------|----------------------------------|
| Arellano, A | Mexican, San Pedro |
| Artemenko, I. F. | |
| Avon. Paul | |
| Barkman, F. TRepresentat | ive among Service Men, San Diego |

| Carceller, Mateo Carter, W. R. Negro, General Missionary, Los Angeles Castillo, M. D. Cordova, A. J. Doty, J. E. Los Angeles Egami, E. Ito, M. Japanese, General Missionary, San Pedro Pierson, P. H. Re, Henry Shibata, H. Y. Urquida, Benjamin Valdivia, C. T. Mexican, Los Angeles Mexican, Cotton Mexican, Corona Re, Henry Italian, Los Angeles Shibata, H. Y. Japanese, Moneta Urquida, Benjamin Mexican, Santa Barbara Valdivia, C. T. Mexican, General Missionary |
|---|
| COLORADO |
| Jimenez, Antonio |
| CONNECTICUT |
| Aghetto, V. Italian, New London Daviduk, J. Russian, Hartford Isgro, B. Italian, Bridgeport Paladino, J. Italian, New Haven Parrella, J. E. Italian, Meriden Pavelda, J. J. Czecho-Slovak, Torrington Petre, G. Hungarian, South Norwalk Reeves, L. Hungarian Riso, J. G. Italian, Ansonia Roca, A. Italian, Hartford Sannella, F. Italian, New Haven Szilagyi, M. Hungarian, Wallingford Ventura, A. Italian, Waterbury and Southington |
| DELAWARE |
| Adamczyk, JPolish, Wilmington |
| Adamczyk, J |
| Marseglia, M. CItalian |
| IDAHO Walson I B |
| Wakem, J. BPocatello |
| ILLINOIS-CHICAGO |
| Briggs O D |
| Briggs, O. D. Parkside Carroll, J. C. Negro Social Service Worker Catlos, E. Czecho-Slovak Fahringer, F. A. South Chicago Fort, John Czecho-Slovak Frydryk, John Polish Hadraba, G. M. Czecho-Slovak Kubik, Paul Czecho-Slovak Noble, Wilfred Logan Square Shuldes, V. Czecho-Slovak Trutza, D. Roumanian Vaitulis, J. Lithuanian |

INDIANA

| the three transfer of the state |
|--|
| Anuta, W. S. Polish, Calumet District Hayward, F. A. Indianapolis Hestenes, J. M. Brooks House, E. Hammond Revy, Elias Hungarian, East Chicago Rodin, John Lithuanian, Indiana Harbor Simms, S. Katherine House, Indiana Harbor Trutza, Ilic Roumanian, Gary |
| IOWA |

| Gould, J. Orrin Hooper, W. G. Norton, H. P. | University Church, Des MoinesRural Demonstration Pastor, Ogden pt. of City Mission Society, Des Moines |
|---|--|
| X Concessor Stovet, Managorie | ANSAS |

KANSAS

| Justice, J. M | Mexican |
|--|-------------|
| Logan, R. W. | Mexican |
| Paterno, Salvatore G Italian, General Missionary | . Pittsburg |
| Seise, P. HSupt. Kansas City Miss | ion Society |

MAINE

| Bocquel, A | French, | Waterville |
|-------------------|-----------|------------|
| Novitsky, Filemon | Russian, | Waterville |
| Tetreault, H. J | . French, | Waterville |

MASSACHUSETTS

| Brouillette, Oliva French, Salem (on leave of absence in France) Cardellicthio, G. L Italian, Boston |
|--|
| Dahl, J. B |
| De Luca, T |
| De Souza, A. J |
| Guiffrida, RItalian, Springfield |
| Illinitch, J |
| Kolesnikoff, A |
| Loja, J. G Portuguese, Cambridge |
| Page, C. L Director, Boston |
| Perron, F. AFrench, Lowell |
| Rodriguez, A. JPortuguese, Fall River |
| Sannella, A |
| Silva, F. B |

MICHIGAN

| Balfour, J. H | Lansing |
|----------------|---------------------------------------|
| Lawrence, G. W | Director of Town and Country Churches |
| Lyons, A. W | |
| Shorney, J. D | Jackson |
| Tremert, A. A | Flint |

DETROIT

| Altobello, A. | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Italian |
|----------------|--|----------------|
| Bradby, R. I. | de apropriation de la constitución de la constituci | Negro |
| Fazckas, I. S. | 4026 | Hungarian |
| Hamilton C T | Total T. Jarana Jan J. P. Pital I | Calvary Church |

| Igrisan, C. R | Roumanian |
|---|--------------------|
| 37 A C | Polish |
| Dancer F I | Grand River Avenue |
| Parsons, E. J. Rzepecki, Joseph Shaw, W. R. | Dolish |
| Rzepecki, Joseph | C |
| Shaw, W. R | Conley Memorial |
| Steinkraus, W. A. Townsend, C. W. | Scotten Ave. |
| Townsend C W | Farmington |
| Waechter, A. F. | Stanton Park |
| Watsick, Vincent | Corbina |
| Watsick, Vincent | Serbian |

MINNESOTA

| Anderson, G. R | Swede, Alexander |
|-----------------|---|
| Bergfolk, C. E | . Swedish, General Missionary, Grove City |
| Brazda, Charles | Czecho-Slovak, New Prague |
| Herban, S. J | |
| Marston, C. S | Rural Demonstration Pastor, Laporte |
| Ohrn, A. A | Norwegian, Minneapolis |
| Runyan, J. J | Superintendent City Missions, Minneapolis |
| | Superintendent City Missions, St. Paul |
| | Norwegian, Minneapolis |
| Wood, Walter S | St. Paul |

MISSOURI-KANSAS CITY

| Jones, C. P. | City Superintendent |
|---------------------|---------------------|
| Justice, J. M | Mexican |
| Sheets, C. E | |
| Logan, R. J | |
| Lepard, John | Valley Memorial |
| Reichel, Geo. | Swope Park |
| Hause, A. G. | Maywood |
| Davis, J. S | |
| Rainwater, H. S. | |
| ormenesc, (sm)milge | |
| MISSOURI-ST. LOUIS | Confirmed, R. |

MISSOURI-ST. LOUIS

| Ewing, S. E | Superintendent of St. Louis Baptist Association |
|------------------|---|
| Linder, Albert | Ebenezer |
| McAtee, J. W | |
| Pascuita, A | Italian |
| Plainfield, J. F | Italian |
| Ryan, E. M | |
| Schwartz, G. C | Tabernacle |

MONTANA

| Bracken, E. J Missionary to Chinese, But | te |
|--|------|
| Brittain, R. D Whitefish and Kalispe | 11 |
| Clutterbuck, F. Dist Missionary Honor Pavalli Coun | tw |
| Cress (r Clifford Congret Missionem Lowiston | 1793 |
| rowle, Leonard I Crow Indians Crow Agen | CV |
| Frost, John Crow Indians Pry | or |
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OF

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[Being chapter one hundred and seventeen of the laws of eighteen hundred and forty-three, as amended by chapter thirty-five of the laws of eighteen hundred and forty-nine, and chapter one hundred and ninety-six of the laws of eighteen hundred and seventy-seven, and further amended by chapter five hundred and twenty-eight of the laws of eighteen hundred and ninety-five; and further amended by chapter two hundred and sixty of the laws of nineteen hundred, and further amended by chapter three hundred and fifty-eight of the laws of nineteen hundred and two.]

1. All such persons as are now, or hereafter may become members of The American Baptist Home Mission Society, formed in the City of New York in the year eighteen hundred and thirty-two, shall be, and hereby are, constituted a body corporate by the name of "The American Baptist Home Mission Society," for the purpose of promoting the preaching of the Gospel, or the establishing, maintaining, or aiding Baptist churches or missions, for the acquisition of sites in contemplation of the erection of houses of worship and other buildings, and for the establishing or maintaining, or assisting in the establishing or maintaining of schools and other institutions of learning in connection with its missionary work in North America.

2. It shall be lawful for the members of the said Society, at any time they may elect, to appoint such officers and to make and ordain such by-laws and regulations in relation to their organization and to the management, disposition, and sale of their real or personal estate, the duties and powers of their officers and the management of their corporate affairs as they shall think proper, provided they are not inconsistent with the constitution and laws of this state and of the United States. The executive board may, on complying with this act and the constitution and by-laws of the Society, and without application to the court, sell, convey, mortgage, lease, or otherwise dispose of any real property, wherever situated, owned by the Society. Any deed, mortgage, lease, or other instrument by which any title or interest is transferred, may be executed by the corresponding secretary and the treasurer of the Society, unless otherwise ordered by its executive board.

3. The said corporation shall have power to receive, take, hold, and enjoy any property, real or personal, by virtue of any devise, bequest, gift, grant, or purchase, either absolutely or in trust, and to accumulate the same for such period as required by the bequest, devise, or gift and not prohibited by law; and to make investments thereof, or of the proceeds thereof, or of any of its funds, wherever and in such manner as may be deemed advisable, and therewith to acquire or erect for its own use or accommodation, or for other purposes, such building or buildings as it may regard advantageous to the interests of the Society, or of the Baptist denomination, with which it is connected; and the said corporation shall also be competent to act as trustee in respect to any devise or bequest pertaining to the object of its corporation; and devises and bequests of real or personal property may be directly made to said corporation, or in trust, for any of the purposes comprehended in the general objects of said Society, and such trusts may continue for such time as may be necessary to accomplish the purposes for which they may be created; subject, however, in respect to the amount of property it may take and hold, to the restrictions and limitations of existing laws and in respect to devises or bequests from residents of the State of New York, to the provisions of chapter three hundred and sixty of the laws of eighteen hundred and sixty, entitled "An Act in relation to wills."

4. The annual and other meetings of said corporation may be held at such place or places within the United States, and at such time or times as the said corporation may, from time to time, determine.

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AS AMENDED AND ADOPTED AT ANNUAL MEETING, 1919. THE AMERICAN BAPTIST HOME MISSION SOCIETY

ARTICLE I yet to gottoom fagure fogs to not MEMBERSHIP

SECTION 1. The membership of the Society shall be composed as follows:

(a) Of all persons who are now life-members or honorary life-members.

(b) Of annual members appointed by Baptist Churches. Any church may appoint one delegate, and one additional delegate for every hundred members, but no church shall be entitled to appoint more than ten delegates.

(c) Of all missionaries of the Society during their terms of service.

(d) Of all accredited delegates to each annual meeting of the Northern Baptist Convention.

, SEC. 2. No member shall be entitled to more than one vote.

ARTICLE II OFFICERS

Members of Postist Courselle

The officers of the Society shall be a President, a First Vice-Presi-SECTION 1. dent, a Second Vice-President, a Third Vice-President, a Recording Secretary, a Treasurer, an Executive Secretary, and one or more other secretaries. The President, Vice-Presidents, and Recording Secretary shall be elected by ballot at each annual meeting; and the other officers shall be appointed by the Board of Managers.

SEC. 2. The President shall preside at all meetings of the Society. In the case of his absence or inability to serve, his duties shall be performed by the Vice-President

in attendance who is first in numerical order.

of the senior to emissioners

SEC. 3. The Treasurer, the Secretaries, and such officers as the Board of Managers may appoint, shall be subject to the direction of the Board, and shall discharge such duties as may be defined by its regulations and rules of order.

SEC. 4. The Treasurer shall give such security for the faithful performance of

his duties as the Board of Managers may direct.

SEC. 5. Each officer elected at the annual meeting shall serve from the close of the annual meeting at which he is elected to the close of the next annual meeting and until his successor is elected.

ARTICLE III

BOARD OF MANAGERS

SECTION 1. The Board of Managers shall consist of the President of the Society and twenty-seven persons elected by ballot at an annual meeting. At the meeting at which these by-laws shall be adopted, one-third of the managers shall be elected for one year, one-third for two years, and one-third for three years, to the end that thereafter, as nearly as practicable, one-third of the whole number of managers shall be elected at each subsequent annual meeting to fill the vacancies caused by the expiration of terms of office. As many more shall be elected also as shall be necessary to fill any vacancies in unexpired terms.

SEC. 2. The Board of Managers shall meet at the principal office of the Society

to organize as soon as practicable after the annual meeting.

SEC. 3. The Board of Managers shall have the management of the affairs of the Society; shall have the power to elect its own Chairman and Recording Secretary and to elect as officers of the Society a Treasurer, an Executive Secretary and one or more other Secretaries, and to appoint such additional officers and such committees as to it may seem proper, and to define the powers and duties of each; to appoint its own meetings; to adopt such regulations and rules as to it may seem proper, including those for the control and disposition of the real and personal property of the Society, the sale, leasing, or mortgaging thereof, provided they are not inconsistent with its Act of Incorporation or its By-laws; to fill any vacancy in the Board of Managers and in the office of President, Vice-President, or Recording Secretary of the Society until its next meeting; to establish such agencies and to appoint and remove such agents and missionaries as to it may seem proper by a three-fifths vote of all members present and voting at the meeting when said vote is taken; to fix the compensation of officers, agents, and missionaries; to direct and instruct them concerning their respective duties; and to make all appropriations of money. At the annual meeting of the Society, and at the first session of each annual meeting of the Northern Baptist Convention it shall present a printed or written full and detailed report of the proceedings of the Society and of its work during the year.

SEC. 4. The Board of Managers shall appoint annually one of its members, whose term does not expire the current year, to act as an additional member of the

Committee on Nominations without the right to vote.

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ARTICLE IV manufactures to the 10 (b)

ELIGIBILITY TO APPOINTMENT

All officers, all members of the Board of Managers, and all missionaries must be members of Baptist Churches.

ARTICLE V

ANNUAL AND OTHER MEETINGS

The Society shall meet on the third Wednesday in May, unless for some special reason another time shall be fixed by the Board of Managers on conference with the Executive Committee of the Northern Baptist Convention and with representatives of its other cooperating organizations. The meeting shall be held where the annual meeting of the Northern Baptist Convention shall be held. Special meetings may be held at any time and place upon the call of the Board of Managers.

ARTICLE VI . . The Treatment of ARTICLE VI

RELATIONS WITH NORTHERN BAPTIST CONVENTION

SECTION 1. With a view of unification in general denominational matters the Northern Baptist Convention at each election may present nominations for officers, for the Board of Managers, and for the General Committee,

SEC. 2. The persons elected each year as the Committee on Nominations of the Northern Baptist Convention shall be for that year the Committee of this Society on Nominations for officers to be there elected.

SEC. 3. The annual report of this Society as soon as it shall be prepared shall be forwarded to the officer or committee of the Northern Baptist Convention authorized to receive it. ARTICLE VII

AMENDMENTS

These By-laws may be amended by a two-thirds vote of the members present and voting at any annual meeting of the Society, provided written notice of the proposed amendment shall be recommended by the Board of Managers.

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test may need proper, and to seeing need to the test of the test of the seeing proper, includ-own meetings; to adopt much restricted and spice and spice to a test of the seeing proper, includ-ing those for the control and displayed at the rest out comment around the Society the alte, leading of model at the cold, needed the are not inconstituted

BY-LAWS OF BOARD OF MANAGERS

THE AMERICAN PROPERTY HOME AUSSIDER SOCIETY

OF

THE AMERICAN BAPTIST HOME MISSION SOCIETY

I. MEETINGS

The regular meetings of the Board shall be held at 3 o'clock p. m. at the rooms of the Society on the third Monday of each month, except August, unless otherwise voted by the Board. Special meetings shall be called by the Chairman of the Board or by the Executive Secretary of the Society, upon written request of three members of the Board, stating the object of the meeting. No business shall be transacted at special meetings other than that mentioned in the call. At all meetings ten members shall constitute a quorum for the transaction of business.

II. ORDER OF BUSINESS

The order of business in all regular meetings shall be as follows:

- I. Roll Call.
- 2. Reading of the Minutes.
- 3. Reports of Executive Secretary.
- 4. Reports of the Secretaries.
- 5. Report of Treasurer.
- 6. Reports of Standing Committees.
 - (1) Executive and Advisory Committee.
 - (2) Finance Committee.
 - (3) Committee on English-speaking Missions and Indian Work.
 - (4) Committee on Evangelism.
 - (5) Committee on City and Foreign-speaking Missions.
 - (6) Committee on Education.
 - (7) Committee on Latin North America.
 - (8) Committee on Social Service and Rural Community Work.
 - (9) Committee on Architecture.
- 7. Unfinished Business.
- 8. New Business.
- 9. Adjournment.

All meetings shall be opened and closed with prayer.

III. ORGANIZATION

1. The Board at its first regular meeting after the annual meeting of the Society shall organize for the ensuing year by electing a Chairman, a Vice-chairman, an Executive Secretary, a Recording Secretary, a Treasurer, and an Assistant Treasurer, who shall be chosen by ballot and each of whom shall hold office for one year or until his successor is elected.

The following shall be the Standing Committees of the Board:

- (1) Executive and Advisory Committee.
- (2) Finance Committee.
- (3) Committee on English-speaking Missions and Indian Work,
- (4) Committee on Evangelism.
- (5) Committee on City and Foreign-speaking Missions.
- (6) Committee on Education.
- (7) Committee on Latin North America.
- (8) Committee on Social Service and Rural Community Work.
- (9) Committee on Architecture.

2. The Executive and Advisory Committee shall consist of the Chairman of the Board and the Chairmen of all Standing Committees.

The other Standing Committees shall be appointed by the Chairman of the Board.

- 3. The Board shall appoint such Secretaries for the Departments as the work of the Society may require.
- 4. The Executive Secretary, the Secretaries who are heads of departments, and the Treasurer shall constitute the Headquarters Council. The Executive Secretary shall be its Chairman. It shall elect a Secretary who shall keep a record of its pro-

IV. DEPARTMENTS

- 1. The administrative work of the Society shall be distributed among the following departments:
 - (1) Department of Finance.
 - (2) Department of English-speaking Missions and Indian Work.
 - (3) Department of Evangelism.
 - (4) Department of City and Foreign-speaking Missions.
 - (5) Department of Education.
 - (6) Department of Latin North America.
 - (7) Department of Social Service and Rural Community Work.
 - (8) Department of Architecture.
- 2. Each department shall be charged with the administration of the work assigned to it, as follows:

I. Department of Finance:

- 1. Receiving, disbursing, investing, and accounting for all funds of the
- 2. Auditing the accounts of all subagents.
- 3. Bonding of agencies as required.
- 4. Care and insurance of properties.
- 5. Execution of contracts and other financial documents as authorized by the Board.
- 6. The custody of securities and other financial papers and all collections relative thereto. ton Committee on Architec

(1) Executive and Advisory Committee.

Committee on Education.

- 7. The legal business of the Society.
- II. Department of English-speaking Missions and Indian Work:
 - 1. General missionaries.
 - 2. English-speaking missions.
 - 3. Indian missions.
 - 4. Rural community service.

III. Department of Evangelism:

- Department of Evangelism:

 1. Education in evangelism.

 2. Promotion of evangelism.
- 3. Cooperation in evangelism.

IV. Department of City and Foreign-speaking Missions:

- 2. Foreign-speaking peoples.
- 3. Industrial and community surveys.
- 4. Negro missions, North.

V. Department of Education:

- 1. Schools.
 2. Extension courses for missionary workers.
- 3. Special reading courses for missionary workers.

VI. Department of Latin North America:

- Missions to Latin North America.
 Evangelization.
- 3. Missionary education.
- 4. Medical missions.

VII. Department of Social Service and Rural Community Work:

- 1. Special Social Surveys.

Helping churches and pastors to relate themselves effectively to existing community agencies.

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3. Reforms:

Getting the denominational influence and help for needed reforms.

4. Special tasks:

As may be made necessary by changing conditions.

VIII. Department of Architecture.

V. DUTIES AND POWERS OF OFFICERS OF THE BOARD

The Chairman shall preside at the meetings of the Board; shall appoint the standing and other committees, unless otherwise ordered by the Board, and shall sign all commissions issued to the appointees of the Board.

The Vice-chairman shall exercise all powers of the Chairman during the latter's absence.

The Treasurer shall administer the Department of Finance and all business relating thereto. His duties shall include the executions of discharges and assignments of

The Assistant Treasurer shall perform all duties of the Treasurer during the latter's absence.

The Recording Secretary shall send timely notice to all members of the Board of its meetings, also to members of committees of their appointments and meetings, and shall keep the minutes of the proceedings of the Board.

VI. DUTIES OF COMMITTEES

It shall be the duty of each standing committee to consider matters relating to its department; to report thereon in writing to the Board, and to keep a record of its proceedings.

It shall be the duty of the Executive and Advisory Committee to consult with and advise the officers of the Society or Board. During the interim between meetings of the Board, in matters requiring prompt action, it shall have power to act for the Board, provided the action of the members present at its meetings is unanimous. Any action taken by it shall be reported in writing to the next meeting of the Board. It shall present nominations to the Board to fill vacancies in the Board or among the officers of the Society between the annual elections.

The Finance Committee shall have general supervision of the Department of Finance and the legal business of the Society. Two members of this committee shall be appointed who, with the Treasurer, shall form an Investment Committee, with the power to invest funds in accordance with the rules of the Board concerning investments. All investments shall be reported to the Board at its next regular meeting.

To each of the other Standing Committees shall be assigned the department indicated by its title.

Each committee shall meet at the call of its chairman or of the Executive Secretary.

VII. DUTIES OF SECRETARIES AND TREASURER

It shall be the duty of the Executive Secretary to take charge of all matters not specifically assigned to others; he shall have general care of the Society's interests and general oversight of the Society's departmental operations; shall represent the Society in its relations with other bodies; shall supervise the preparation of the annual budget and of the annual report; shall execute documents as authorized by the Board; and shall direct promotion of interest and beneficence. He shall have the power to suspend any action proposed whenever in his judgment the Board should first take action in respect thereto; he shall be the representative of the Board to be communicated with concerning any matter of doubt. The duties thus imposed on the Executive Secretary shall not relieve any other Secretary from responsibility for the management of his own department.

The Treasurer shall be charged with the administration of Department of Finance. Other Secretaries appointed by the Board shall be charged with the administration of such Departments as may be assigned to them.

HEADQUARTERS COUNCIL

The Headquarters Council shall meet once a week and whenever called to meet by the Executive Secretary. It shall consider such matters as its members may bring before it and shall express its opinion in respect thereto. While in routine matters the head of each department may act in accordance with his own best judgment, it is expected that matters of special importance and matters upon which there is likely to be difference of opinion, shall be brought before the Headquarters Council for consideration, that the committee having cognizance of the matter and the Board may have the benefit of the Council's judgment.

VIII. RULES RELATING TO INVESTMENTS

All investments of the Society's funds shall be made by the Investment Committee upon the approval of the Finance Committee in accordance with the following rules:

I. All permanent, annuity, and other trust funds shall be invested in such securities as are allowed by the laws of the State of New York for the investment of funds held by savings banks or in bonds secured by mortgage upon improved and unencumbered real estate in the City of New York and vicinity or in other large cities and to an amount not exceeding one-half of the market value of such property, except in the case of guaranteed mortgages or purchase money mortgages received in part payment of real estate sold by the Society.

Under no circumstances shall any of the funds of the Society be loaned to any officer, employee, legal adviser, or member of the Board of Managers or to any private corporation or business enterprise in which any of them is personally interested.

IX. FINANCIAL

All annuity contracts made by the Society shall be signed by the Treasurer, or in his absence by the Assistant Treasurer and by the Executive Secretary, one of the other Departmental Secretaries, or the Recording Secretary of the Board.

All checks and other commercial paper shall be signed by the Treasurer, or the Assistant Treasurer.

Unless specifically authorized by the Board of Managers, no payment shall be made except on a properly approved voucher.

The Secretary of each department shall approve the vouchers for payments against the budget of his department, but in the absence of any Secretary such vouchers may be approved by the Secretary of another department.

All investment securities of the Society shall be deposited for safekeeping in a reliable safe deposit vault, designated by the Finance Committee, in the Borough of Manhattan, City of New York. Access to such vault shall be had by the Treasurer or Assistant Treasurer, but only when accompanied by a member of the Headquarters Council or the Recording Secretary of the Board.

X. VACANCIES

A vacancy in the Board may be filled until the next annual meeting of the Society by ballot on nominations made by the Executive and Advisory Committee.

XI. AMENDMENTS

These By-laws may be amended at any regular meeting of the Board by a majority vote of those present, provided notice of the proposed amendments shall have been given at a previous regular meeting.

X. VACARCIES

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